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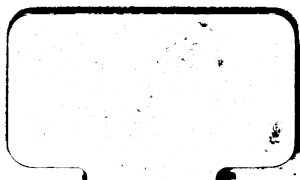
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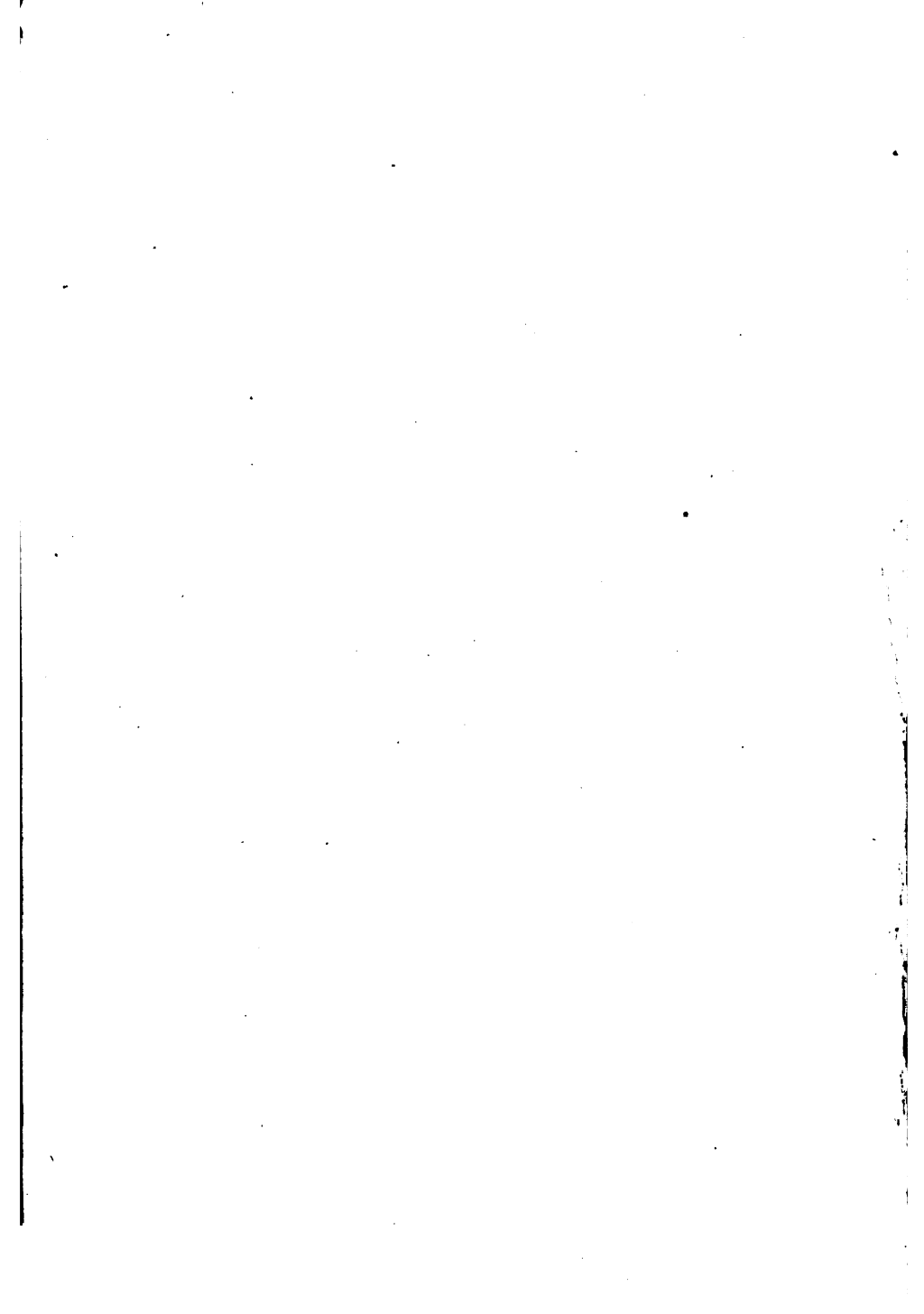
COLONEL JOHNSON
Johnson's Corners.

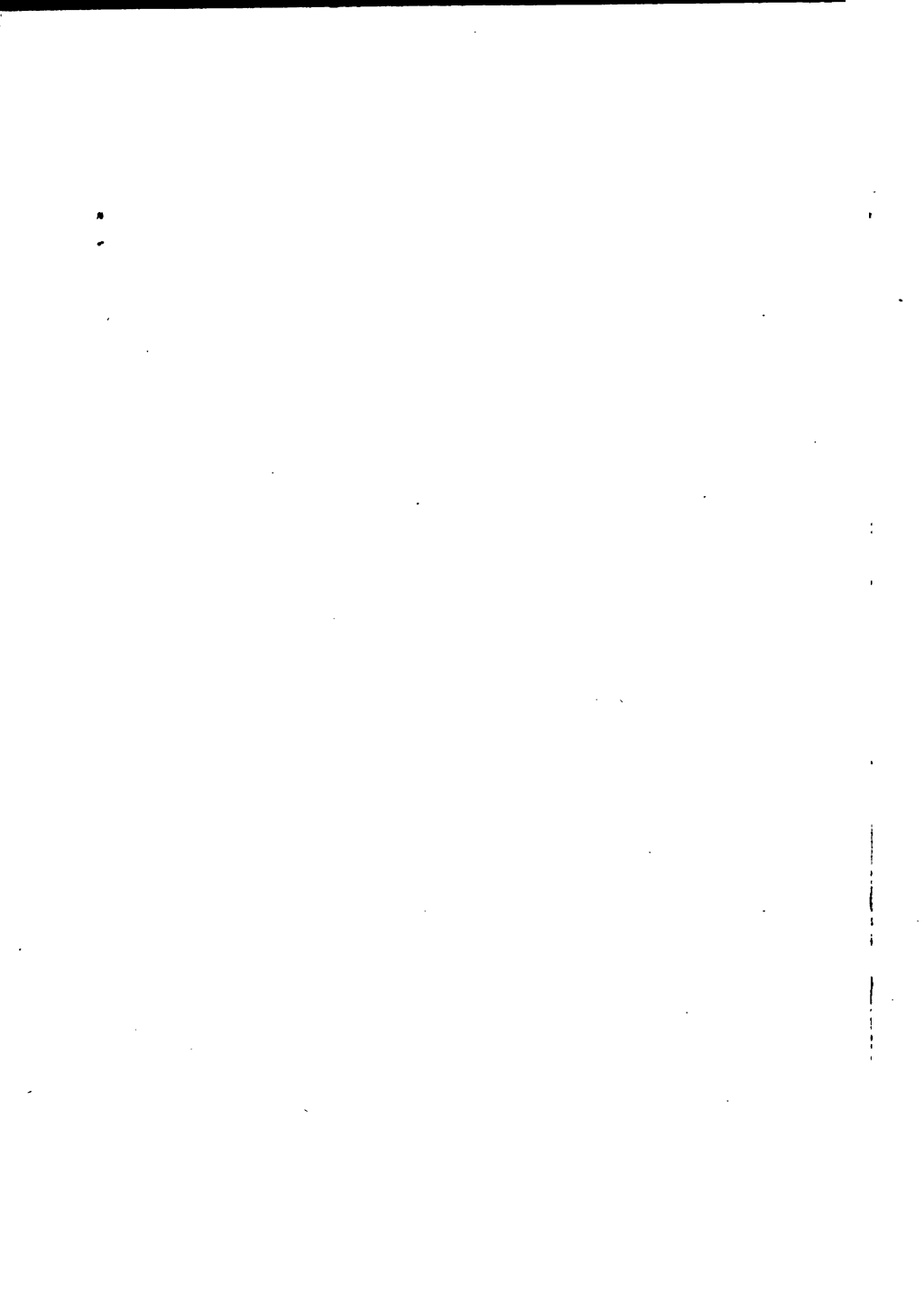


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Q. L. H. E.







"COLONEL JOHNSON."

COLONEL JOHNSON
OF JOHNSON'S CORNERS

By J. O. HARRIS, M. D.,

AUTHOR OF THE INSURANCE MANUAL, ETC.

ILLUSTRATED BY BUCKTON NENDICK.

PUBLISHED FROM THE OFFICE OF
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PUBLISHER'S PREFACE.

LOOKING at a railway stall, Bagehot saw "books of every color: blue, yellow, crimson, 'ring-streaked, speckled and spotted,'—on every subject, in every style, of every opinion." Books have greatly multiplied with the years, but here is a little book which is out of the common order. Humorous and entertaining, quaint and countrified, it is also educational and instructive, replete with solid facts, sound sense and practical information.

"COLONEL JOHNSON OF JOHNSON'S CORNERS" comprises all of "Colonel Johnson's" widely-quoted Letters to *The Insurance Post*, which have been revised and reset with great care, and several new ones, now first published. Most of the experiences related are actual experiences, largely those of the author and partly those of other agents, and of field men and managers. The book was written at irregular intervals, in the midst of much work, and the character assumed is that of a Westernized Yankee, who is not supposed to be very familiar with grammar and rhetoric. The 185 illustrations are by Mr. Buckton Nendick, who is racy of "The Corners," and only the Jeremiah Dolefuls, reveling in their own miserableness, can fail to laugh over his very clever sketches.

"Colonel Johnson" (Dr. J. O. Harris) writes with the authority of an always studious and ever discerning local agent of thirty-odd years' experience. Along with

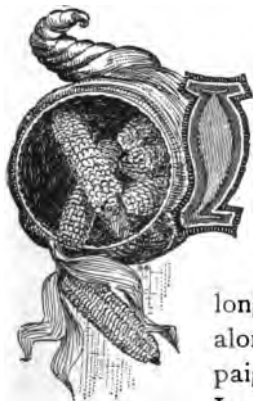
his hearty, homely humor, there is mind and matter enough to establish him a place among the instructors. Soliciting, Inspecting, Rate-making, Policy-writing, Fire-fighting, and Adjusting Losses receive his careful consideration (with the usual pleasant relief), as well as such other distinctly practical matters as Lloyds, Mutuels, Local Boards, Bogus Agents, Rate Wars and Classifications. "Colonel Johnson" explains many things which many agents do not know and which not all of the officers and managers have learned. His Letters to his Nephew, a green agent, would alone justify the publication, and they should be of prime interest to those agents who "don't need no instructions," and to the one who wrote a policy on a "two-story dwellin', occupied by a tenant with a stone basement."

Being advised to read amusing books, Francis Horner discovered that he had no amusing books in his library. Those who have this little book can never be in Horner's fix, and it is believed, and for more substantial reasons, that it will be the book of recent years for local fire insurance agents and be read by many laymen as well. The writer has come to know and to like the "characters" at "The Corners," all of whom are live folks with blood in them, and particularly to work and worry, gladden and grumble, laugh and sorrow with the honest old "Colonel" himself—to share in both his successes and his failures, his triumphs and his misfortunes; to rejoice with him in his happier moods, and to grieve with him in his countless trials and tribulations.

C. A. H.



COLONEL JOHNSON BECOMES AN
INSURANCE AGENT.



WAS out plowin' corn one hot
 day and got turrible tired. So I
 sot down on the plow beam and
 began to muse in this fashion:
 By gosh! I don't believe I can
 stand this kind of thing much
 longer, darned if I do! I'm gettin'
 along in years, and them hard cam-
 paigns down in Dixie and that bullet
 I got in my thigh, seems to have taken
 the tuck right out of me. I like to be at it as well as
 ever, but I can't put in a day's work as well as I used
 to could by a long shot. Shouldn't wonder if I had to
 turn my hand to somethin' else than farmin', but I'll
 be gosh-darned if I know what it will be! The rent of
 my farm won't support me and my wife, and I ain't
 rich enough to loaf 'round if I wanted to,—but I *don't*,
 for it seems to me that doin' nothin' is the hardest kind

of work for a man who hasn't never been used to it, and I have been tolerable active all my life.

Let's see, I was born at Marblehead, Massachusetts, went to school nine years or till I was fourteen, worked for my board and went to the Academy a spell, went out to the Banks a fishin' some, taught a country school



(Colonel Johnson musing.)

when I was eighteen, 'listed when the war broke out, was made a Corporal, and when the war ended, wore a Captain's shoulder straps. (The folks here calls me "Colonel,"—it sort of tickles them and don't hurt me any, so I let it go at that.)

The boys in the Iowa Regiment in our Brigade bragged so much about the "glorious rich prairies" out here that I come home with them, and by gosh! I found they hadn't stretched it a mite. So I bought this eighty and here I am, almost played out and— Just then I felt a hearty slap on my shoulders and heard some one say, "Hello, old Comrade, you've got one of your old musin' fits on, I guess." I turned 'round, and I swan! there stood my old Colonel as chipper as ever, with his bright, pleasant face, and the same genial manner that made all the boys of his Regiment like him fust rate.

I was tarnation glad to see him, I can tell you. I

said so, and he wasn't at all backward in expressin' his pleasure in meetin' me again. I jest unhitched them horses, told the Colonel he was a prisoner on parole and that he'd have to go to my headquarters, where we would have a good country dinner and then we could swap stories and smoke corn-cob pipes all the afternoon, if he'd honor me so much. Waal, if we two old fellers who had soldiered together so long and had experienced the vicissitudes of army life in war time together, didn't enjoy ourselves that afternoon, there is no use in talkin'!

In the course of our confab, the Colonel asked me what I was thinkin' of so hard out in the cornfield. I



(Swapping Stories.)

told him all about it and he said, "You hadn't ought to do any more hard work; you have served your time at that and are entitled to an honorable discharge.

You must get into some-thin' easier, and I know jest what it should be. My army life, wounds, et cetera, unfit me for phys-

ical labor," he went on, "and so I tried one thing after another and finally drifted into the secretaryship of the Harvester City Insurance Company, and am there yet.

"Now, I want you to take the agency of this company and I'll see that you get started in good shape. You can rent your farm for three hundred or more a year, you can build an office on one of them lots of

yours in town, so you won't have to pay no rent, and you can make at least twenty-five dollars a month from insurance. This, with what you get from your farm, will enable you to live comfortable and you'll be well fixed for the balance of your life."

"But, my dear Colonel," I said, "I don't know a darned thing about insurance, never saw a book on the subject nor an insurance paper, never even talked about it before, and couldn't make no headway at it no more'n you could take my old fishin' schooner to the Banks and back without rudder or compass."

"Now, that is jest the way I like to hear you talk, my old friend," he said. "I ain't got no use for them egotistical men who think they know it ail (or if they don't, can learn anythin' in a half a day) and if you had promptly accepted my proposition, I might 've managed to withdraw it; but when you are honest enough to tell the truth as you did and as I thought you would and acknowledge your ignorance, you are exactly in the right position for a beginner. You will now start with the A B C's of the business, and I know that if you take this agency, you will at once begin to learn and will continue to learn while you live, for 'that's the way you are built,' to use the expressive language of this Western country. You didn't always know how to steer and manage a schooner, you didn't always know the duties of a soldier or how to cultivate a Western farm, but you now know how to do all of them things well, and you can learn and will learn how to write insurance policies.

"Insurance requires a plenty of common sense and you are well supplied with that; it requires thought and study, not only to learn the details of an agent's duty, but also the principles on which the business is founded and the laws which governs it. Industry, honesty and truthfulness is also important requisites in an agent, so that the manager may feel assured that you are not too indolent to study or to make a proper effort to get business, that your daily reports will give



("The special agent come.")

him faithful representations of the moral as well as the physical hazard of the risks assumed, and that you will make remittances promptly and will not divert the company's money to your own use. A knowledge of men is also important, *for we insure men, not property*. You are a good judge of human nature, you know every man

at the Corners, and if any unworthy person should apply for insurance or if a policy is asked for on property that for any cause should not be covered, you have decision of character and diplomacy enough to decline to write it, and can do this in such a way as not to make the applicant an enemy of yours or of the company."

He give me lots of other points, and I finally told him I would try the business and would do my best to

succeed. "You will succeed, my old Comrade," he said, "and I will help you all I can till you get well started. I will send one of our best special agents here next week, who will stay several days and show you jest how the thing is done."

Waal, the special agent come. He was a perfect gentleman who knew all about the business, and while he was with me, everythin' moved on as slick as grease. After he left, I made lots of blunders, but in a few weeks I learned the outlines of the business, and by gosh! I've been learnin' ever since.

COLONEL JOHNSON.

Johnson's Corners, Iowa.



CHAPTER I.

THE TRIALS OF A COUNTRY AGENT.



HAVE recently purchased a copy of a valuable document intended for the use of green country insurance agents like the writer, and full of good hints and suggestions, tellin' us what we should and should not do and enumeratin' the pains and penalties if we do not do, or if we do do, certain things therein sot down.

The managers, general agents, resident secretaries, et cetera, and the insurance journals, has heretofore given me much similar advice and instruction, so that when I read the document aloud the other evenin' to my daughter, Wilhelmina Gertrude (who takes an interest in insurance), it had a familiar sound and reminded me of them old sacred songs, such as Coronation, Balerna and the like, which I used to hear so often when I went to church. And I wondered why some one didn't write or print somethin' relatin' to the trials and tribulations of local agents, who never seem to be noticed in the journals except by the way of advice and admonition, and yet these

same local agents is more or less useful, after all—and this reminds me of the remark once made by my old grandmother who, when some one was once praisin' up one William Shakespeare—he is now dead—said, “La suz! who'd ever hearn tell of him if it wasn't for them plays he writ?”

But to resume. Mr. G. Fitzjames, special agent of the Bengal Insurance Company, of Bruges, or Mr. J. Q. A. Snap, of the Spread Eagle Insurance Company, of Oniontown, Mass. (*the Harvester City had gone out of*



(Reading to Wilhelmina.)

business a long time ago), calls on me, and in their peculiar persuasive way, says: “Waal, Colonel, I want you to give us a larger volume of business this year.

You sent us a hundred and twenty-three dollars and forty-eight cents last year; try to make it up to a hundred and fifty, will you?” I say at once, “By gosh, I’ll do that if it breaks a leg!”

So I look ’round to see where the business is to come from. Mebbe I can steal some from the other agent here, but I find that he is on the alert. He writes and delivers all his policies a month or more ahead and tells his customer that if he doesn’t trade out the premiums as he thinks he will, they can hand it to him some time when he is passin’ by.

I can’t do this, for I have got in the habit of payin’

my companies every month, and as the drought killed all my corn last year, I have no surplus in Bank's safe where I keep money when I have any. But there is my friend, Allan Griffith, who has a nice stock of goods, at least fifteen hundred dollars' wuth, and not a dollar of insurance, because his store is a wooden one, with three others alongside of him, and his rate is five per cent. So I go over and buy two cigars for a nickel, light one, and offer the other to him; but he says he has most broke off smokin', and won't have it.

In lightin' mine I accidentally drop the match on a piece of paper on the floor, and the paper gets to blazin'. I jump off the counter to stamp it out, but somehow don't seem to hit it; Griffith scolds, runs for a bucket of water, gets awful excited, and calls me a "goll-darned old fool." But I help him and we put out the fire in



("Try to make it up to a hundred and fifty.")

thirty seconds. Then Griffith apologizes, but adds, "You know, Colonel, you was turrible careless; if that paper had been a leetle bigger, the blaze would have caught that pile of cotton battin' or them calickers, and the whole store would have got fire and I'd been most ruined."

Here was my providential opportunity, and I put in my best licks to get him to insure with me. I did not fetch him then, but went in again jest before

shuttin' up time, showed him a paper tellin' all about the "lurid flames consuming five thousand dollars' worth of valuable commodities, fully insured," but he said he was tired out and must go home. The next



("He says he has most broke off smokin'.")

mornin' I went over again and had only jest begun on him, when he said, "Confound you, Colonel, I can't stand this; couldn't sleep half the night; dreamt of fire, of my store all in ashes, and no insurance, no goods saved, and only one hundred and

two dollars left and was completely ruined. You jest write a thousand dollars for me and get out of here."

I went away happy, with fifty dollars in premiums, sayin' to myself, "I'll put half of it in the Bengal and half in the Spread Eagle and make 'em both happy." But I'll be hornswiggled if they didn't both say, "We will be obliged if you will kindly relieve us from this risk."



(Griffith dreams of fire.)

Waal, I was stumped, but I went and got the policies, told Griffith the companies kinder did not like the

risk, but that if he would wait a few days, I would try to make them stick. Then I wrote both the resident secretary and manager and told them that I had known Griffith for more than twenty years, that I knew he was all right, that the harness maker next door, the shoemaker and the butcher were all good men, that the buildin's was little ten-by-twelve concerns as they would see from the diagram I sent on the dailies, and if they wanted me to increase their "volume of business," I wanted them to accept this risk. At last they did, "as an accommodation to our esteemed agent," but by gum! I was in a sweat for a few days and mighty thankful when the war was over.

CHAPTER II.

COLONEL JOHNSON ORDERED TO CANCEL.



THE other agent who lives here has read my piece in *The Insurance Post*, and is kinder mad about what I said as to his tradin' out premiums, but he don't deny the fact. He can't (goll-darn him!), because it's true, and he has got lots of business from me in that way; but what is of more importance, he says that I poked fun at Jere Griswold's advice and instructions to agents, when I didn't do no such thing. I used to know Griswold years ago; he was a mighty fine man—what our Pastor calls “a brainy man,” and I like to read anythin' he wrote; it pays to do so.

The other day I got a telegraph from the Spread Eagle, sayin', “Cancel number forty, Weld, immediately.” It come in jest before supper time, and I was at that moment puttin' in my best licks with Squire Doolittle, tryin' to get a big policy—a thousand dollars on his house and two hundred and fifty on furnitur',—and I got it, too, but by gracious! I forgot all about that telegraph until after I got to bed, and it bothered

me so that I didn't sleep more'n seven or eight hours that night. The next mornin' I got a letter from the manager of the Spread Eagle, sayin' that the reason he ordered that cancellation was that he "had reliable information that Weld had but one thousand dollars' stock and had three thousand dollars' insurance, and he hoped I would send in their policy without delay."

Waal, I was mad, and then I laughed, and then I come as near swearin' as a Deacon in the church can,



("Kinder mad about
what I said.")

for I knew that my old friend Adam Weld was not such a blasted fool as to carry three times as much insurance as he had stock; that he would as soon shoot his baby girl as to burn his property, and I was certain that he had a mighty big stock of goods. So I went over to his store and looked 'round. He was buyin' wool then, and there was bags and bags of it all piled up on one side of the store. While I was whittlin' a pine stick, I looked over the whole concern and made up my mind that with his regular stock, he must have at least six thousand dollars' wuth of valuable property in that buildin', and I said, "Adam, you've got a mighty lot of stuff here, and only three thousand dollars' insurance; you had better let me write you another policy." "You are about right, Colonel, on one point anyway. I've got nigh onto seven thousand dollars with my regular stock and this lot of wool, but the

market has got stronger and when it gets a leetle better, I shall ship out all that wool, and then I won't have over four thousand dollars on an average. But I must tell you a good joke, Colonel," said Adam. "The other day that leetle whiffet who says he is studyin' law, come in and said in a pompous sort of way, 'Weld, I want to know how much stock you have got.' 'What's that to you?' I answered. 'Waal, I'm sent here to find out,' he said. So I said, 'I'll tell you, confidentially, I've got all of a thousand dollars' wuth,' and he left, while I laughed till you could have heard me clear across the street; ha! ha! ha!"

"That's a good one, Adam," says I. "The leetle fool ought to have knowed that you was stuffin' him, but he sends reports to them commercial re-



(“Then I laughed.”)

porter folks, and if he should write them that you had only a thousand dollars' wuth of goods, it might make some folks think you was a-goin' to fail." "By gum," says Weld, "that's so; I'll write to a friend of mine up there and tell him all about it." Waal, I didn't cancel that policy, but I did write Mister Manager, and sure as you live! he (like the gentleman he is) owned up that he had been fooled and thanked me for disobeyin' orders; but I felt awful uneasy till I heard from him.

I got a letter last week from the Bengal, tellin' me to cancel Tom Smith's policy on a stock of boots and shoes immediately. The policy had run about two months, and the only reason the resident secretary give was that he had some doubts about the honesty of the owner, but I "must consider this as strictly confidential." I did not like this a mite, for I had known Tom Smith ever since he come here four years ago,



("Confidentially, I've got all of a thousand dollars' wuth")

and I did not believe there was a better man in Johnson's Corners than he was. He is our Sabbath school superintendent, he is the president of the Athenaeum, owns a beautiful dwellin' wuth all of two thousand dollars, owns his store, pays all of his debts promptly and is makin' at least fifteen hundred a year slick and clean; but of course I had to cancel, and so I wrote a policy in the Spread Eagle and took it over, makin' some sort of excuse about the Bengal tryin' to "restrict its lines" or some other apology (almost lyin' in fact, or comin' so nigh to it that I was mighty glad no one else heard me), and after awhile I pacified Smith, who was awful riled at first, and I got up the other policy.

But it bothered me when I thought how I had stretched the truth, and I was as mad as a wet hen

when I found out why the cancellation was ordered, which was because a relative of Smith's who lived in another town had had a fire; Smith had an interest in the property, the cause of the fire was "unknown," the adjuster reported that it was a "crooked case," and therefore Smith, who lived in another state, was an unsafe man to insure!

But why in thunder couldn't the resident secretary say so when the daily report was received, if he thought



(Colonel Johnson pacifies Smith.)

such reasonin' was accordin' to Gunter; or why couldn't he have written me and asked me what Smith's standin' was among them who know him best? It does seem to me that the headquarters people ought to have some confidence in their agents and trust a leetle bit to their judgment. The agents know how their customers stands in the community, and generally

whether they is honest or not, and no agent that I ever knew (except one) would insure a man who he thought would burn his property, even if he made all of a dollar and a half in commissions.

CHAPTER III.

COLONEL JOHNSON ON SHARP ADJUSTMENTS.



IF I WASN'T a Deacon in the church, I'd have sworn like thunder the other day. I did come pretty nigh it and said, "Gosh-darn it!" and some other hard words, and even started to see our Pastor to have my church membership canceled, so that I might cuss a miserable, mean whelp of an adjuster who was here last week.

'Twas this way: About five years ago, old Bill North built him a nice leetle cottage as neat as a new pin; cost him a leetle over seven hundred and fifty dollars, clean money, and I insured him in the Bengal for five hundred. I couldn't get him to take a dollar on what was in the house, 'cause he said that he did not calculate it would burn no how, and if it did get afire, he could snake everythin' out with the help of the neighbors in three minutes. "But, Bill," said I, "you've got a big lot of valuable property in that house; there's them two feather beds (live geese feathers, if I'm any judge); there's a new cookin' stove, and that settin'

room carpet must have cost nigh on to a dollar a yard; there's that big lookin' glass wuth all of three dollars; and there's clothin' and books and pictur's — why man, you've got two hundred and fifty if not three hundred dollars' wuth in your house! Better let me put a hundred on it." But he wouldn't do it, and so I wrote him a policy for five hundred dollars on the house.



("Bill and his wife went to hear the oration.")

Waal, the Fourth of July,

Bill and his wife went to hear the oration, but forgot to close a winder up stairs. One of Tom Smith's leetle boys was a shootin' fire crackers, and without noticin', threw one of them through that winder where it must have lit right on the bed. About half an hour after, one of the neighbors saw smoke comin' out of the winder, and he grabbed a bucket and yelled "Fire!" Pretty soon everybody was shoutin', "Fire! Fire! Fire!" and runnin' toward the house with buckets; the church bell rang lively and the celebration was all broke up. But ("One of Tom Smith's leetle boys was a shootin' firecrackers.") the wind was blowin' hard, and by the time a line was formed from the well to the house, it



was as plain as day that the fire couldn't be put out, and it was so hot that not much could be got out of the house. It was a sad sight to see at least a thousand dollars' wuth of property wiped off from the face of the earth in that way. Why, it was worse than if it had been stolen, for then some one would have had the use of it, but now nothin' was left but the ashes, a feather bed, a few leetle fixin's, and a stove wuth a quarter of a cent a pound for old iron.



Of course I notified the Bengal, and they sent a new man to adjust—one of them smart Alecs who thought he knew it all and was bound to make some salvage anyhow. I introduced him to Bill North and went to my office, s'posin', of course, that after the carpenter had figgered on it, the adjuster would make up proofs for five hundred dollars. Bimeby Mister Adjuster come in lookin' very wise and said, "I've figgered out that loss and it is just three hundred and seventy-five dollars and ten cents." "What does the carpenter make it?" I inquired. "Oh, he has not got done yet, but I don't need no carpenter, and all I'm goin' to pay North is what I said, and I don't know as I shall pay him anythin', because," and he bent over toward me, "*he burnt that house*, or at least hired that boy to burn it."

("Why, you gosh-darned pup!")

Then I raired and said, "Why, you gosh-darned pup! you're chargin' Bill North with bein' a criminal when he has lived here all his life, is known to be as honest a man as lives, and would ruther stand on the corner and beg cents for a livin' than do anythin' agin' the law. Besides, his house was wuth all of six hundred and fifty dollars, if not more, and he isn't fool enough to sell out for fifty cents on the dollar, same



(The fire in Bill North's cottage.)

as you probly would." Then he acted as though I had hurt his feelin's and seemed to get mad; said he thought I represented the company and not old North and that he'd report me. I told him to go ahead and I'd do a leetle reportin' on my own hook, and politely suggested that he had better get out of my office and that he couldn't be too quick about doin' it, as I liked to see honest men settin' in them chairs, and he left.

It wasn't long before Jim Copley come in all ruffled

up and said, "See here, Colonel, I am told that your adjuster has cut North down more than a hundred dollars and that he has hinted that Bill hired that boy to set his house afire. Now, I don't want to be in no such company and you must cancel my policy right off." By that time two or three more come in with their policies which they wanted canceled and were all



("Boys, boys, keep cool!")

talkin' at once, sayin' it was just like them d—d insurance companies; they not only wanted to cheat a man out of what they owed him, but must try to make out that every one who had a

fire was a scoundrel.

They made such a racket that I couldn't get a word in edgeways at first, but finally they quieted down and I said, "Boys, boys, keep cool! Don't jump off your load of hay till you see where you will land. This thing ain't settled yet, and I'll lose my guess if this smart Alec of an adjuster ain't huntin' a job before long. The Bengal is a great big company, has got all of fifty thousand dollars; has the reputation of payin' its losses fair and square. It can't afford to and won't cheat Bill North out of a hundred and twenty-five—or even five—dollars; it don't do no business in that way, won't countenance any sharp practice or unfair dealin', and I won't represent a company that does. This feller is

a new man," I went on, "and the resident secretary won't permit him to injure the company in any such style. I'll write him by next mail and you jest wait till I hear from him."

So I wrote and got a prompt answer. The resident secretary said he discharged that fellow and would send another man down right away. The man come and he was a gentleman, as the adjusters generally is. He investigated carefully but quietly, made figgers his self, compared them with the carpenter's, was satisfied that it was a total loss, and give Bill a sight draft for five hundred dollars, because, he said, it was only fair after the other man had made such a blamed fool of his self.

CHAPTER IV.

SHARP PRACTICE AT JOHNSON'S CORNERS.



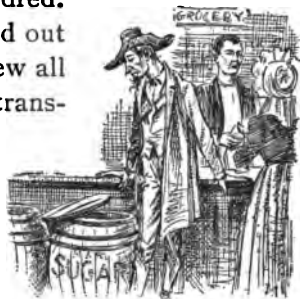
THEM pictur's that you put in *The Insurance Post* along with my piece about Bill North's big fire, caused an everlastin' sight of talk here at the Corners, and old Mis' North was as mad as a hornet when she looked over the paper, 'cause she said that even if she did have her bunnit off, you made her look all of five years older than she is. But

I kinder pacified her after awhile; told her that my pictur' was not exactly right either, but of course everybody in town could see that it was intended for me—although if any of them kodak fellers ever comes here again, they'd better be a leetle careful how they take our wimmen folks, or the fat will be in the fire sure.

But I sot out to tell you how another adjuster (a mighty keen one he was, too,) come it over a goll-darned scoundrel. There had been a number of fires in town, and one day Tom Sharp come in my office and said he guessed he'd have some insurance on his

furnitur'. He had not been here more'n six months, but he looked like a nice man, was workin' every day, paid all his bills, went to our church, and everybody spoke well of him. So I told him I'd go over and see that his chimbls was all right and he could call the next day and get his policy. I went over, and while I was lookin' at the chimbls, I sort of sized up the furnitur'. There was seven in the family, and I thought it was wuth about six hundred dollars. So I wrote Sharp a policy for four hundred.

The next spring he moved out in the country, and as I knew all about the house he rented, I transferred the insurance to the new location. About two weeks before the policy would expire, the house took fire and burned clean down, with everythin' in it. Sharp said he couldn't im-



("There wasn't more'n twenty pounds of sugar in that barrel.")

agine how it took fire, for the children was at school, his wife was a visitin' at a neighbor's and he was in town, and when they left the house there was no fire in the stove.

I thought it was one of them "mysterious fires" that will happen, and when the adjuster come I told him he might as well make up proofs for a total loss. He said he guessed he'd drive out and see the ruins; he thought a ride in the country would do him good, anyhow, as he wasn't feelin' very well. When he come

back, he said: "Sharp burnt that house, and I know jest how he done it."

"What in thunder do you mean?" said I. "The feller was in town, all the rest was away from home, and there was no fire in the stove." "There's where you are mistaken, Colonel; there was a rousin' fire in the stove, built of long pieces of old rails with the ends stickin' out of the end door, and there was a lot of straw scattered all 'round the stove." I told him he must be mistaken sure, but he said he wasn't and would make Sharp own up before night. And by gum, he did! He paid him a leetle somethin' to give up the policy, and Sharp left between two days. But the adjuster wouldn't tell me how he found out all about the fire, and I don't know now, but I do know that that there adjuster was sharp as a razor, and he's jest the man to tackle crooked cases.

It made me feel cheap enough to think I had insured such an infernal rascal and I have been mighty particular ever since about insurin' men that I didn't know fust rate. I remember that Tom Burster come in not long after and said he wanted a thousand dollars' insurance on his stock of groceries. He was in a mighty hurry and told me I must go over to the store to close up the trade. Of course I went, but he was waitin' on Mis' Smith (who is an awful talker and as close as a nit), and while I was listenin' to their gab, I leaned agin' a sugar barrel. The cover of it come off and I saw there wasn't more'n twenty pounds of sugar in that barrel. Then I accidentally flopped off

the cover of four or five other barrels of sugar and rice and stuff, and by gosh! all of them was nearly empty. Then I looked over the shelves and saw that while they *seemed* to be full of canned goods, there was only jest a row in front and nothin' behind!

So I said to myself, "Seems to me I smell some-
thin'," and I carelessly strolled all 'round the store,



("He got awful mad when I asked him how he liked tradin' out premiums.")

sizin' it up, and come to the conclusion that Burster hadn't over two hundred dollars' wuth of goods in the whole shanty, when he had told me in the mornin' he had fifteen hundred dollars' wuth—he didn't know but it was a hundred or two more. I jest concluded I had better let the other agent write a thousand on two hundred dollars' wuth of groceries, if he wanted to, and so I told Burster that I had some work to do at my office, and he'd better come over when he had time. He looked kinder surprised. I didn't go back, and the next day the other agent insured him for a thousand. That store burned not long after—I was awful afraid it would. Burster skipped out right away after the loss was adjusted, and the other agent, who had agreed to trade out the premium, got left. It served him right, too, but he got awful mad when I asked him how he liked tradin' out premiums. I s'pose 'twas ruther mean in me, but he had jest stolen some of my business in that way, and I really couldn't help givin' him a lick.

CHAPTER V.

COLONEL JOHNSON AND THE WIDOW COLE.



OUR Pastor said last Sunday, "Man is born to trouble as the sparks fly upward," and I'll be darned if I don't believe it is true, 'specially as regards local insurance agents in the country. Seems 's though I had no sooner got out of one kind of trouble than another come right along, and it keeps me in a pickle 'most all the time.

I s'pose I like the wimmen folks about as well as the next man in a general way, but when it comes to doin' business with them, I always think, if I don't say, as the 'Piscopals do in their meetin' house, "'Good Lord deliver us!'"

The Widder Cole, she that was Nancy Jane Dubbins before she married Preacher Cole, had probly the nicest house at the Corners, and I insured her for twenty-five hundred dollars. Waal, one day the house took fire up in the garret from the chimbly. I ran over with my leetle hand force-pump, the neighbors come on the run, and we kept the fire kinder discouraged till our new engine come and the boys then put it out in short order. But land sake, what a mess

that house was in! The second floor was badly burned, the fire had crept down in some places between the weather boardin' and the plasterin', the boys had thrown barrels and barrels of water into the house, the ceilin's was all spoiled, the wall-paper loose or all streaked with dirt, some of the paint was blistered and there was altogether the goll-darndest muss I ever did see.



("I ran over with my leetle hand force-pump.")

That beautiful house didn't look no more like it did before the fire than a razor-back hog looks like a Berkshire shoat. But I saw that it lacked a good deal of bein' a total loss, though I thought it would cost all of five hundred dollars to repair the damage. The widder said it was "completely ruined," wasn't "wuth a red cent" except for kindlin' wood, but she s'posed she could put up a house she could live in for the twenty-five hundred dollars the insurance company owed her, if she "didn't have to spend too much money a lawin' 'em."

I knew at once there was goin' to be lots of trouble for the adjuster, for the Widder Cole was a good long talker. That is, she never knowed when to stop talkin' when she got started, and she could say some of the sharpest and meanest things I ever heard, too. So I said, "Mis' Cole, I think you're a leetle mistaken about the damages, and I wouldn't be a bit surprised

if five hundred dollars or so would make your house just as good as it was yesterday."

Then she did let out sure enough. She opened her vials of wrath, whole quarts of it, on my head. I tried to stop her long enough to tell her that I hadn't nothin' to do with the settlement of the loss, but she paid no attention to what I said, but kept rattlin' on and on



and at last ended by sayin', "Colonel Johnson, I allers thought you was an honest man and wouldn't wrong the widder and the fatherless; and me of all wimmen, one of your old neighbors and the relic of one who for many years preached the gospel to such hoary-headed

sinner as you be! How you can do it after sittin' under the droppin's of the sanctuary as long as you have is more'n I can tell. I can't see how you can have the least mite of hope, and I believe that in the futur' state you'll be burnin' worse than my nice house did."

Then she went out of my office, slammin' the door and prancin' like a two-year-old. I reported the loss to the Spread Eagle as bein' about five hundred dollars, but said the widder claimed twenty-five hundred. The manager saw the point and sent J. Maurice Bland, who was one of the most gentlemanly and pleasant adjusters I ever saw. He would not take advantage of any one, you couldn't make him mad, but he was

as keen as a razor and a man or a woman would have to rise early in the mornin' to get ahead of him.

When he come I sent for the widder, and then I tilted a chair up agin' the wall behind her and waited for the circus to begin. The widder didn't waste any time in skirmishin', but opened up on him with solid shot the first thing. "Waal, Mister," (you ought to have heard her say *Mister*), "Waal, Mister Bland, I've brought my policy along and I want that twenty-



("I almost snorted.")

five hundred dollars you owe me before I leave this office." "But, madam"— "Don't you dare madam me," she snapped up. "My name is Mis' Cole, and I won't be called anythin' else, 'specially by a bald-headed insurance swindler like you." I almost snorted, for the way

she jawed and Bland listened, baffled every time he tried to say anythin', was awful tryin' on my nerves.

Poor Bland got red in the face, but seemed perfectly cool, and began again. "You see it is this way, Mad—that is, Mis' Cole. We insured you, you've had a fire, and all there is to do is to ascertain"— "There's nothin' to ascertain," interrupted the widder; "your company insured my house for twenty-five hundred dollars agin' fire, my house got afire, I want my twenty-five hundred, and if you don't pay me right

off, I'll have you took up before you leave town." This was the beginnin' of the battle, but they kept on for nigh two hours, when the widder bounced out and returned with Squire Smith, who, after readin' the policy all through, told Mis' Cole that the company wasn't bound to pay her no more'n she had lost. The carpenters must first find out how much that was, and then she must take the money or the company must repair the house for her

She at first fired some hot shot at the Squire, but he give it right back at her. Then she cooled off, and at last give him a power of attorney, tellin' him not to take the money but to make the company rebuild. The Squire told us that he would have nothin' to do with makin' the repairs, so I got it fixed up all in ship shape, the company paid the bill, and the carpenter give me a writin' sayin' that the house was wuth at least one hundred dollars more'n it was before the fire. But the widder wasn't satisfied and she went home and wrote the manager appealin' to him to protect the rights of a poor clergyman's widder, for she couldn't get justice from his agent nor from the man he had sent down to beat her and who didn't even know enough to get mad.

Mis' Cole kept after me with a hot poker for years, though as she was so clearly in the wrong, she didn't injur' me very much

CHAPTER VI.

COLONEL JOHNSON RESIGNS THE BENGAL.



S'POSE that most all men (and wimmen, too, for that matter), have their trials and tribulations, but by gosh! it seems 's though I had more'n my share. At all events, I'd be willin' to swap places with any man for awhile, though probly I might jump out of the fryin'

pan into the fire. The latest thing that has been botherin' me was this: I insured Ned Barnes in the Bengal, and the other day the lightnin' struck his house and knocked one corner of it and the main chimblly galley west. The rain was jest a-pourin' down like all creation and put out the fire in short meter, but the damage by the lightnin' and the fire and the water was immense, and I reported to the company that I thought it would be all of fifty dollars—though after the storm was over and the house had got dried and Ned had put it and his things in order and cleaned up as well as he could, it didn't seem quite so bad.

Waal, the adjuster come, and I went out and intro-

duced him to Barnes. In about an hour he come back smilin'. Said he "never had a pleasanter man to settle with; he didn't want a thrippenny bit more'n he had lost, and on some items he wouldn't take as much as I was willin' to give him." "How much is the award?" said I. "Waal, it comes to twenty-four dollars and thirty-five cents, and I'll give him a sight draft for it." Just then he happened to look at a map of



the Corners I had hangin' up, and quite sudden-like he shouted in great glee, "Why, we don't owe him a farthin'! The policy describes the buildin' as bein' on lot six in block five, which is a vacant corner, and his house is on lot five."

I looked at the policy, and sure enough he was right and ("Lightnin' struck his house.") I had made a mistake. I owned up, told him it was all my darned carelessness, but asked him if he hadn't inspected the risk the last time he was here, if there had been any misrepresentations, if he had any doubt as to the cause of the fire, if there had been any attempt to conceal anythin', to cheat the company out of a red cent, or if the full premium for the risk had not been paid? "That is all right enough, my dear Colonel, but d'ye see, we insured a house on lot *six* and there is no house on that lot—nothin' to insure; the company has no liability and I will not pay anythin' at all."

I was madder'n a wet hen. I just wanted to shake that feller out of his boots, but I didn't know but he was jokin' and so I said as calmly as I could, "Mister Fitzjames, I don't believe you mean that. You don't intend to crawl through a knot hole of that size. Sharp or technical adjustments don't never benefit no company, which is sure to lose more'n it will make in that way, and, besides, such adjustments injure the business turrible and make people say, 'Damn insurance companies; they're always tryin' to sneak out of payin' honest losses!' I believe that very much of the 'unfriendly legislation' the companies justly complains of is due to this cause, but I don't s'pose the Bengal wants to make money by cheatin' an honest man of his just dues."



("If you don't pay that loss, I will.")

Then his dander began to rise. He didn't want to hear no talk about cheatin' and honesty. Business was business; the company had no liability, as I ought to know if I knew anythin', and if I understood my position as a representative of a big strong company like the Bengal, I'd be pleased to know that it couldn't and shouldn't be called upon to pay a farthin' in this case. "Glad to know that my friend Ned Barnes won't get his pay!" I shouted. "Why, you goll-darned puppy, he and I was boys together; he's as straight a man as they make 'em. I told him he was insured, and by

gosh! he *was* insured. *If you don't pay that loss, I will.* Your company may go to thunder, and I want to say to you politely and calm-like, jest get out of my office as quick as you can; jump 'right out of that door this minute, or I'll help you out with the toe of my number twelve boot." I've thought since that I must have been a leetle excited and possibly might have used a trifle more courteous language, but I didn't spend any time in reflectin' jest then. The feller saw I was in earnest, and he left as though he was mad and in a hurry—I s'pose he was.



("I at once packed up his supplies.")

I was in a pickle after he left, for I knew Ned wouldn't take a cent if he thought it was comin' out of me, and I ain't very heavy on lyin'. *But I knew he was a-goin' to get that money,* and so, after thinkin' it over a leetle, I went to the bank (one had lately been opened at the Corners), got the exact change, rushed over to Ned's store as though in a tremendous hurry and said, "Here's your money; haul out your policy and I'll make a receipt on it for you to sign." "What's your hurry, Colonel, I ain't sufferin' for that amount of cash." "Now, you jest shut up, Ned Barnes. Never refuse honest money when it is offered to you; yank out that policy, for I've got to hurry back and write a letter before the mail closes."

I crowded him so that he did not mistrust anythin', and after I had fixed his policy, went back and wrote

the resident secretary. I told him all about the case, owned up to the mistake I had made, but I said I thought too highly of the resident secretary to believe he would take advantage of an error of that kind, even if the company wasn't legally bound to pay.

He wrote me a very smooth, pretty letter. Said he was sorry; that if he had been there himself, he might probly have done different, but really didn't see how he could take it up again; thought the matter must stand as it was, but hoped it wouldn't disturb the very pleasant business relations between him and his "old friend, Colonel Johnson." But it did jest a leetle, for I at once packed up his supplies and shipped them to him by express.

I hated like thunder to do it, for I don't believe in changin' companies. When a manager and a special agent and a local agent get sort of acquainted with each other and know each other's ways, the business ain't apt to get tangled, it ain't necessary to write many letters and everythin' moves along as slick as grease. The agent knows what the manager wants and what he don't want; he tends to everythin' jest as he is instructed; the manager knows the agent is honest and won't lie to him; that he gets his reports and drafts in a reasonable time, don't bother him unnecessarily, and so a pleasant word like "Thanks" or "Kind regards," slips in a letter once in awhile. They don't amount to much, but they are kinder pleasant and agreeable, like marigolds and pinks in my front yard, and don't harm nobody.

CHAPTER VII.

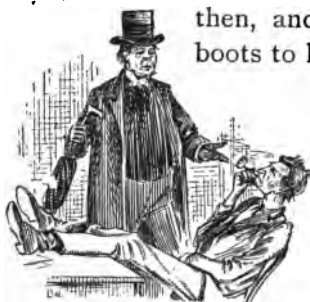
COLONEL JOHNSON IN A PICKLE.



GOT in a tarnal pickle by payin' Ned Barnes' loss and givin' up the Bengal. The consequences (or some of them) keep followin' me 'round like my leetle yellor dog. For instance: The next day, old Deacon Scruggins, that I'd been tryin' to insure for more'n three years, come into my office and said, "Waal, Colonel Johnson, I learn that one of your companies has paid Edward Barnes' loss promptly and without cuttin' him down a cent, and I want you to insure my house and furnitur' in that same company. 'By their fruits ye shall know them,' saith the Scriptur's," he went on, "and the fruit in this case was excellent. I hope it will have the same flavor if I should have a fire, which God forbid! I've allers refrained from insurin' since our home company failed," added the Deacon, "because I had heard so much of takin' advantage of triflin' errors, raisin' technical objections, cuttin' down a claim till there was leetle left of it, and even chargin' a man with bein' an incendiary; all this in order to

escape payin' what was justly due. I therefore thought I was jest as well off without insurance, but the way that company served Mister Barnes has induced me to change my mind, and next month I want you to insure my store."

The Deacon is a long-winded, slow talker and he used to bore me turrible, but this time I wanted him to keep right on a trottin', for while he was a talkin', I was a thinkin'.



("While he was a talkin', I was a thinkin'.")

then, and I'd have given all my old boots to have been able to see a clear

road ahead of me, free from stones, stumps or mudholes.

I wanted that business bad that I'd been workin' for so long. If I told him the truth I wouldn't get it, and he'd be crankier than ever and would be blowin' all over

town about "them condemned insurance companies." I wouldn't lie to him, and by gosh! I was badly stumped at fust and didn't know what to say. I s'pose that deceivin' is 'bout as bad 's lyin', and I know I had felt kinder mean ever since I made Ned Barnes believe that it was the company and not me that paid his loss. But I hadn't injured him a mite and I wouldn't wrong no man a cent's wuth, and I was bound to have that insurance even if I did have to deceive the old Deacon like thunder. Jest then I happened to notice a pile of statements of the Spread Eagle, and remembered that

the Deacon used to live down East. So I handed him one of the papers and asked him if he ever knowed any of the officers or directors.

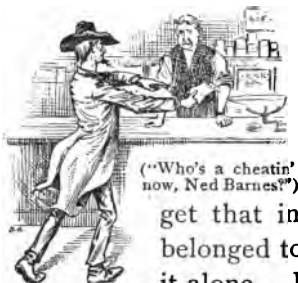
He put on his specks, looked it over a minute and then said: "Why, bless my soul! the president of this company and I was boys together, and there is Rehoboth Hatheway, one of the directors, who attended the same Academy I did—both honorable men, strictly so. Several of them other names seem quite familiar, though I can't say at this moment that I know them. I think, on reflection, Colonel, that you had better write my policy in the Spread Eagle instead of the Bengal." I felt like shoutin' "Glory hallelujah!" but I only said, "Certainly, Deacon, certainly; I am very glad to oblige you in that way,"—and I was.

After writin' the policy I went out to deliver it, and right on the corner of Broadway and Fifth Avenue I met Sam Bluff, who said: "Your company paid Barnes his loss right off, he says. Come over to-morrow; I want a policy in the Bengal; am in a great hurry jest now, but be sure and come over in the mornin'." Then Asa Beard stopped me, sayin': "Barnes has got his insurance money all right; I'm glad I'm in the same company." And so it went on for a week or more. 'Most every one I met had somethin' to say 'bout that loss; every one who wanted new insurance must have it in the Bengal; several others wanted me to change them over into that company on expiration; and all I could do was to lay a back fire by circulatin' Spread Eagle statements, quotin' what Deacon Scruggins said about

the company, sayin' nothin' about the Bengal, but talkin' up the other like a house a-fire. But the amount of deceivin' I did durin' them days made me feel meaner'n a skunk, and I jest concluded I'd never be caught in that pickle again.

It all arose from my humbuggin' Ned Barnes to get him to take the money he was honestly entitled to, and I was reminded every day of the sayin', "What a thunderin' big fire a spark from your pipe will set a-goin' on a windy day!" (I don't s'pose I've got that exactly right, because I never was good on quotations, but it's the same idea.) After awhile, some one in Ned Barnes' store said to a crowd of men there, "Seems to me it's a leetle queer that the Colonel don't insure no one in the Bengal nowadays." Another one says, "By gosh! I hadn't thought of that, but when I wanted one the other day he told me I'd better take a Spread Eagle policy." Barnes' little boy spoke up and said, "Say, pa, the day that old Colonel Johnson paid you I seen him get that money out of the bank." Ned, who is sharper'n a needle, rushed over to my office and asked me point blank who paid that money I give him. I told him I did, but I wrote the company to send it back to me. "Did you get it?" "That's none of your business, Ned Barnes." "I see it all, now; you're a darned old fraud, you are; you've been deceivin' me, and that's jest as bad as lyin'; but I'll get even with you, see if I don't." Later on his bill come in, and I noticed he'd left out a barrel of flour and some other things. So I rushed over to his store,

showed him the bill, and said, "Who's a cheatin' now, Ned Barnes? You're a pretty feller to talk about fraud. I owe you all of ten dollars more'n you've got in this bill." I made him own up, but had to watch him for months.



The other agent got the Bengal. I told him one day that I had worked hard to get that insurance and the profits of it belonged to me, and I wanted him to let it alone. He said he guessed I was mistaken. The business belonged to the company, its capital had protected the men insured and he intended to renew them policies. "Yes," I said, "but the company has been paid for the protection;" its contracts would end when the policies expired, but I was workin' to build up a business, not for a year but for many years. The business on the register represented an awful lot of hard work, coaxin' and persuadin' and arguin' in hot weather and in cold weather. By gosh! it was mine, and I was a-goin' to have it if I had to work nights and Sundays to save it, for the commissions on a year's business won't begin to pay for the work done. A man would grow as poor as Job's turkey if he didn't



(“I wanted him to let it alone.”)

keep what he worked hard for, and any agent mean enough to try to steal it, would skin a muskeeter for the hide and taller and spoil a jack-knife wuth four shillin's. But he wouldn't give in a mite, though he didn't steal much of the business, for the folks here at the Corners like me pretty well and somehow the idea got out (though not from me), that the Bengal was a leetle tricky—somethin' like its new agent; and so when this feller got after them, they said they ruther guessed they'd insure "with the old Colonel," and the other agent had to work for his business, same 's I did.

CHAPTER VIII.

COLONEL JOHNSON DECLINES THE GOLIATH, BUT TAKES THE NUTMEG.



OW in the world the managers finds out about what happens to local agents, bothers me. I s'pose they have some sort of a society like the Masons or the Odd Fellers and tell each other what the special agents tells them. Anyhow, jest as I had begun to worry about where I would put the Bengal's business, the manager of the Spread Eagle wrote me, sayin': "We learn that you have resigned one of your companies, and take occasion to say that we have excellent facilities for re-insurance, and if it will be of any advantage to you, you may double our lines," et cetera. By gosh! I felt good when I read that letter, and I wrote the manager, thankin' him and tellin' I'd increase his business at the Corners, sure as shootin'!

Not long after, a tall, lanky feller, about as fat as a lath, but with brass enough in his face to make a teakettle, come bouncin' in my office and said, "Colonel Johnson?" "You've guessed it the fust time," I

said, "but I don't s'pose I know you." "My name is A. Jackson Assuth, representing the Goliath, of Wheeling, Wes' Verjinyah," he went on. "I know all about you, Colonel; have been to the bank, the postoffice, the hotel, et cetera, and have got you down fine. You are jest the man we want, and our company is jest what you want; you can't get along without it and we can't get along without you — see? We've got a new idea, beats-the-world, struck-it-rich, pay-dirt-right-on-



(A. Jackson Assuth.)

the - surface, bound - to - win, make bushels of money—and all hell can't prevent it! You see," he continued, "we're capitalized for one million; shares, fifty dollars; we'll let you have a few for only seventy-five, and pay you two fifty for every one you sell. Collect twenty-five per

cent; the profits will pay the rest. You, as a stockholder, will naturally give us the cream of the business; your neighbors are stockholders, they will insure with you! Beautiful scheme! Money will come rollin' in, and you'll be as rich as a Vanderbilt before you know it!" He kept rattlin' on in this way for 'bout half an hour; wouldn't let me say a word; and so I lit my pipe and let him warble till he got tired, and he wound up by sayin': "Allow me to show you our prospectus, and you'll note that our authorized

CAPITAL IS.....	\$1,000,000.00.
SUBSCRIBED CAPITAL.....	500,000.00.
CASH ACTUALLY PAID IN.....	15,000.00.
NET SURPLUS.....	424.36.

"These was the figgers day before yesterday, but the money comes pourin' in every mail; keep one boy busy openin' letters, another one depositin' drafts, and six charmin' young ladies as stenographers and typewriters. You'll want say ten shares—jest sign right here. I'll fill out your commission; you can go to work and make enough to keep your bank account good before to-morrow night." He had to stop then 'cause he was tired out, and I then gently remarked: "Seems to me your figgers are a leetle on the down grade. From one million to about

four hundred is ruther a big drop and looks 's though it was kinder peterin' out; and your calculations are probly out of whack. The results for the last four years show that there isn't much of a bonanza in fire insurance,



("These was the figgers day before yesterday.")

and instead of the profits payin' the balance due on stock, I guess the stockholders will have to pony up considerable, if not more. Besides, if I did have your company, I wouldn't be so darned mean as to give it the cream and the others the skim milk—and I don't think no more of you for s'posin' I would. Guess I don't want no stock and no agency. I'm gettin' along in years and ain't caught on a pin hook as easy 's I used to be." He looked kinder surprised, and argued and argued; said I was losin' a lot of money, and kept on talkin' till I couldn't stand it no longer. So I told

him I could stand losin' money I never had fust rate, but I couldn't spare no more time jest then, and I s'posed he'd better postpone the debate and look in next summer sometime, if he come this way.

A few days after, one of the genuine sort of specials—gentlemanly, keen and bright as a new dollar, like the most of them—called on me and said if I had room for another company, and could give them a reasonable amount of business, he'd send me the supplies of the Nutmeg, of Sharptown, Connettycut. He said they would write anythin' that was insurable (at adequate rates) if the moral hazard was all right; that they had no prohibited list, would accept large lines, and do the right thing by agents and customers. So we made a bargain, and after a few days there come a handsome lot of supplies, and I went to work.

Everythin' went on as slick's grease for awhile, and I began to think I was in clover to get such a company. But one day I sent them a line of one thousand dollars on Joe Judkins' frame store that I had worked awful hard to get. The rate was four and a half per cent. (as there was three other frame stores close by), and Judkins at fust said he wouldn't stand no such rate.

The next day I got a letter from the manager, sayin' I must "advance the rate to seven and a half or cancel." I wrote him, tellin' him I had got full board rate, couldn't get no more, and hoped he would let the policy stand. He answered, sayin' he positively wouldn't unless I could get the advance demanded. I

had to take up the policy and put half in the Spread Eagle, and got an agent at Day Moine to write the other half. This was a stumper, but I thought I'd tickle him by sendin' in a daily of a real nice country risk at one per cent. for three years, and I'll be darned if he didn't write me I must get one and one-half per



(“One or two of this kind told me to go to thunder.”)

cent. or cancel! Then I began to smell a mice, and I saw that his havin' no prohibited list was all humbug, and that his orders to “get an advance or cancel” was a darned sight worse 'n to have a prohibited list as long 's my arm, for I never could tell when a policy would stick and when it wouldn't. It is turrible annoyin' to have to go to a man, after I'd worked like a horse to get his business, and tell him I must get more'n board rate or take up his policy. Besides, some men go off the handle as quick 's a wink, and one or two of this kind told me to go to thunder and they'd get their insurance from the other agent—though one of them afterwards apologized for the remark, but said he didn't want no Nutmeg in his at no price.

CHAPTER IX.

COLONEL JOHNSON MAD OVER CANCELLATIONS AND A CROOKED FIRE.



'LL be darned if I can understand what rule the managers have about acceptin' risks—'specially "special hazards;" 'it sometimes seems 's though they had none at all and that they would accept such risks when they felt real good and decline them when their stomachs was a leetle out of order. I've known one of them to decline for one agent and accept exactly the same kind for another, and to carry a big line—as much as a thousand dollars—for the agent over to Oskaloosy, and the same company cut me down to two hundred and fifty. I s'pose the managers understands their business, or they'd soon be huntin' other jobs, but they might be consistent. "Consistency is a jewel," but it seems at times 's though some of them were 'most out of jewelry—darned if it don't! Of course they've got to attend to their knittin' in their own way, and know a thunderin' sight more about it than I do; but it does seem 's though they might have

regular rules, and not knock an agent's work all to flinders like a cow kickin' over a pail of milk, jest because they happen to have the stomach-ache. I allers make correct diagrams and never make a statement about a risk that isn't exactly so. The managers and the special agents often tells me how much they think of their "esteemed agent," but somehow or 'nother I can't make policies stick as other agents do;—I'll be darned if I can understand it, and it bothers me!

When I had the Bengal, the resident secretary telegraphed me to get right off a brickyard risk, and wrote, "confirmin' our instructions by wire." Waal, when the policies expired, the owner said he wanted two thousand dollars, and he'd give me half and the other agent half; and by gosh! the Bengal took one thousand without winkin', while both of my companies "declined with thanks." So I wrote over to Day Moine, and, sure 's you live, the agent sent me a policy of a thousand in the Nutmeg—and it stuck!

The other day the agent in the next town told me that he had captured a big line from the mutuals, and wanted me to help him out in placin' it. He said that eighteen of the largest companies in the country had accepted lines on it; that the other agent had wrote two policies; that the risk was fust class—had the new-fangled sprinklers, force-pumps with lots of hose, watchmen night and day, moral hazard A number one, et cetera—and he hoped I could carry at least two thousand dollars. I told him I s'posed I could; would try hard, anyway. So I wrote the policies; but the

companies didn't wait for letters, but telegraph me to get off that risk immediately!

Once I had secured the control of a mighty big line—all of six thousand—on a factory and warehouse,



("Surprised me by acceptin' four thousand, by ginger!")

and the Nutmeg surprised me by acceptin' four thousand, by ginger! I felt good then, and as soon 's I could I sent them several of the very best risks to be had. Jest before the policy expired the rates were advanced, doublin' up on the factory and makin' the warehouse the same as the factory used to

be. The owner said he wouldn't pay the rate on the factory, but I might put twenty-five hundred on the warehouse, which was new and detached—no packin' done there, and the rate was higher'n on any other similar risk in town. So I sent in a daily for twenty-five hundred, thinkin' the manager would jump at the chance of gettin' a real nice risk at the same rate he had carried factory and all, but I'll be gosh-darned if he didn't write me, sayin' I must "get an advance of one per cent or cancel!" So I put it in the Spread Eagle, but I was as mad 's a hornet, and if I'd seen that manager I'd 've give him particular Jesse and asked him if he wasn't 'most out of jewelry.



("There goes that old fire bell!")

There goes that old fire bell! Confound it, I wish there was no fires, though I s'pose if there was no fires there'd be no insurance and I'd have to take my old bones back to the farm again, or else become one of them 'tired farmers and loaf about town, day in and day out. She jest keeps clangin' away and I s'pose I'll have to go out and see where the fire is. * * *

Waal, I'll be switched if I ain't mad—and I feel cheap enough to crawl through a knot hole! That



("Spontaneous your granny!")

fire was in Job Green's clothin' store, and was put out jest a leetle too soon to suit Job. It showed plain as day that the darned cuss had tried to sell out his whole stock to the insurance companies by burnin' his own store. He had a Nutmeg policy from me and a Bengal from the other agent, who come up to me and said he guessed we'd better say "the fire was caused by spontaneous combustion, and make it easy for Job." "Spontaneous your granny!" said I. "Who ever heard of spontaneous combustion in new clothin' in January? And besides, haven't you got no nose—couldn't you smell that kerosene all over the store?"

Job is a darned old rascal, that's what he is. I'm mad 'cause I didn't know it before. I know his folks, real nice people they are, too, down East. He's a class leader at his church (which will turn him out

mighty quick), he's allers seemed to be one of the nicest men in town, and paid his bills fair and square; but I s'pose the hard times has pinched him and he's "fallen from grace," as our Pastor would say. I telegraphed the manager: "Loss under one, three, six; send sharp adjuster." The manager's as keen as a briar. He'll know what that means, and poor Job will be handled without gloves, while I'll feel like kickin' myself all 'round the public square—'s though I wouldn't know who in the world I could believe in hereafter. But, after all, I s'pose 'most anybody that knowed Job Green before the fire would have thought him a safe man to insure.

CHAPTER X.

COLONEL JOHNSON ON CROOKED CASES AND TOP- LOFTICAL MANAGERS.



IN MY last piece I told about Job Green's fire, and how I had notified the company, intimatin' that it was an awful crooked case. What made me more certain of it was that Job wouldn't do the fust thing to dry the clothin', but let it lay on the counters and shelves as wet as sop. Waal, when the adjusters come, I told them I believed the fire was a darned big fraud and I hoped they wouldn't never pay him a red cent. They didn't say much (they never do), but they listened carefully and then went over to the store. The clothin' was drippin' wet; Job was cross and surly and said he'd lost a dum sight more'n his insurance, and he wanted them to pony right up and he'd call it square. They began to overhaul the stock, but it was too wet to handle, and so they hired a place used for dryin' lumber, and a dray, and told Job they'd have the stock dried at their own expense, so they could tell what the damage was. But Job wouldn't let them take a single thing out, and said that if they didn't fix it up pretty

contounded quick, he'd make some remarks that they wouldn't like.

Then I left and they went into secret session. I don't know how they managed it, but they wasn't the kind of men to be scared by a hootin' owl, and I s'pose they quietly intimated that he'd better haul in his horns or he might have some pressin' business over to the court house. Anyhow, they fixed it up and our adjuster come over to the office and told me he'd



("They quietly intimated that he'd better haul in his horns.")

made an award of one hundred and twenty-five dollars. "What!" I said, "one hundred and twenty-five! Why in thunder didn't you have him arrested?"

"Why, my dear Colonel," (I ain't a quotin' his words exactly, only the idea) "we couldn't prove the fust thing agin' him; we're satisfied that he set that fire, but he done it so slick there isn't a particle of evidence agin' him. If we go into court a jury will be sure to sock it to us—juries allers do render verdicts agin' insurance companies; we'd have to carry the case to the supreme court, and then we might get beat, while some of your people would say we was tryin' to cheat an honest man out of his insurance. A lawyer would charge us at least five hundred dollars—now we get off with a hundred and twenty-five. Green has probly lost over five hundred dollars; he gets a hundred and twenty-five and loses three or

four hundred more'n that. We save money by settlin' as we did. He is punished now by loss of property and interruption of his business. We ain't a tellin' what we paid him (he won't, you may be certain); the feelin' of the community will be with us and agin' him, and he'll probly pull out of here before long. But, Colonel, you ought to *be a leetle more careful who you insure*, and then we wouldn't have such mean cases

as these to adjust."



("Colonel, you ought to be a leetle more careful who you insure.")

I was mad enough already because Green had proved to be a rascal, but that was rubbin' it in and I said: "Now, see here,

Mister Adjuster, didn't you spend more'n an hour talkin' with Green that stormy day when you was here last month, and didn't you tell me you thought he was a mighty fine, straight-haired man, and didn't you say that you had heard lots of folks at the Corners praisin' him up for his honesty, public spirit and all that sort of thing? Job was all right till this fire, but he's yielded to temptation jest as others have done; and while I don't excuse him a bit, I don't think you ought to pitch into me." He owned up he was wrong and apologized like a gentleman.

Job did leave town soon after. All of our business men thought he was a condemned scoundrel, and I thought to myself, "What long-headed fellers them adjusters be!" I s'pose it's all right to make such set-

lements (I don't see how the adjusters can help it once in awhile), but it must go agin' the grain turrible to pay a goll-darned fire-bug a red cent. I guess the managers don't like these crooked cases no more'n I do, and probly feel like fightin' them every time. But most of them are awful bright men and know when they have a fightin' chance and when they haven't, and so, like good generals, order a retreat when they know they'd get whipped if they didn't back out.

They must have lots of other things to bother them



("Smokin' and musin' and wonderin'.")

which we country agents can only guess at. I've sot in my office many a time, smokin' and musin' and wonderin' what I'd do if I was a manager; and I 'most allers come to the conclusion that I'd throw up my job and go back to my farm. The directors have got to be satis-

fied; the stockholders wants dividends, losses or no losses; the agents are allers askin' for some concession or privilege, and the manager has got to satisfy himself that he's doin' the right thing. No, I don't want to be a manager—darned if I do! There's too many bosses, and the worst one would be myself. I wouldn't have such a position, even if I got all of twenty-five hundred a year. When I was teachin' school down East for twelve dollars a month and boardin' 'round, I at fust thought I was right in clover; but I couldn't

stand the bossin', and I was as happy 's a clam when my time was out.

But I know that wasn't a primin' to bein' a manager of an insurance company—though if I did have such a high office, I believe I'd imagine myself in an agent's place once in awhile. I'd look 'way down from my nice private office to his dingy one; go 'round town with him and listen to him arguin' and pleadin' for new business, or tryin' to pacify a customer who thought he had some grievance, or attemptin' to show some rate-fighter that his rate was right and proper and that the company wasn't figgerin' to rob him. I'd get some idea of a few of an agent's trials and tribulations, and then I'd be a leetle more particular about cancellin' or (what is about the same thing) orderin' an advance in rate; and I wouldn't make my letters quite so short and crispy as they sometimes be, but would put a leetle sweet'nin' in them, if it wasn't but a word or two.

There is some agents who don't know beans about insurance and never will. There's some others, like my friend Tom Gruff over to Oshkosh, who thinks the managers are darned selfish cusses perfectly able to take care of themselves, and who said the other day, when he was sendin' in a hard risk, "Gosh-darn it, if he don't want it, let him say so; I'm workin' for myself!" But there's other agents who are honest and conscientious, who wouldn't try to deceive or misrepresent even if they could make two dollars and a quarter by it, and who read the insurance papers and try to keep posted and understand what they're doin'.

Such agents, I think, deserve a leetle mite of consideration and would appreciate a kind word now and then—an inquiry about a person insured or a risk before there come an order to cancel, or somethin' else to show that the manager kinder thought they was men and wasn't mere machines for gettin' business. Some managers do all this; others don't. And the fust class get the most and the best kind of business, as they deserve. At least, this is the point of view taken by one local agent.

CHAPTER XI.

NEL JOHNSON'S ADVICE TO AGENTS.



YOUNG nephew of mine writ me the other day that he was goin' into the fire insurance business, and asked me to give him some pointers so that he could start right. I answered him somethin' like this: "If you want to be an insurance agent, why don't you go into the life insurance business? There is lots of room for good life agents, for every healthy man and woman you meet is a possible customer. You can't over-insure folks as you can property, and you can allers find somethin' to do; but 't ain't so in fire insurance. I s'pose there is at least three times as many agents as there's room for. There's allers some smart Alec of a special



(More money in life insurance.)

agent who will place his company with a greenhorn who don't know beans about the business and thinks he's too smart to be taught, or with some feller who has failed in everythin' he undertook, but who thinks

anybody can write insurance policies; or with some smooth, slick cuss, who is jest lawfully honest (or so honest that the law ain't got hold of him yet), but who will beat his customers and the company, too, before he goes into somethin' else; and so any sort of person can get a company without half tryin'. 'Most all the property everywhere is covered in some company or another; buildin' ain't very brisk over to your town,



and so the most business you will get will come out of the other agents, who won't feel a bit good over losin' it and nat'urally will give you the cold shoulder.

"But I s'pose you have decided what you'll do, and I'll make a few points that'll help

("Go to work studyin'.") you if you don't think (as many young men do) that old folks is fools and what they say ain't wuth shucks. In the fust place, you must remember that you don't know nothin' about the business. Settle right down there, and then go to work studyin'. There is not many books that are wuth much to a beginner, but there is a few; get them and study them carefully and thoroughly; take two or three insurance papers and read them; get up a lot of points that you most want to know about, and when a special agent visits you, fire them at him and he'll post you up. Don't expect to learn it all in a month or two, for if you ever amount to a hill of beans as an insurance

agent, you'll keep on learnin' somethin' as long as you live. After you've been in the business a few months, you'll probly think you know all about it; but if you keep at it five or ten years, it will do you good to take up an old register and look over some of the *contracts* you have writ, and you'll wonder how you ever could have been such a confounded fool. You writ policies forgettin' that they was promises to pay, say a thousand dollars (and that's a big pile of money, I tell you), and you'll find that if a fire had happened and a loss had occurred under some of them policies, your customer wouldn't 've got more'n half what he'd paid for. He'd cuss the company for not payin' more'n you'd promised for it, and would say you was a gosh-darned ignoramus who didn't know enough to go



("Look over some of the contracts you have writ.")

in the house when it rained. So you would lose his business and have him workin' agin' you, and the company would get a bad name—all because you didn't know enough to write a policy contract as it should have been wrote.

"Of course your companies will correct lots of your blunders, but they can't read every daily report critically, nor do they know what you thought or intended when you writ the policy. If you write a policy on a stock of groceries, and the man also has a whole lot of crockery and glassware, put it in the policy. If

you don't and he has a fire, the company won't pay a cent on anythin' but groceries, for you didn't insure anythin' else. If you insure a hardware man, and he keeps a barrel of gasoline in the cellar, so that he can show off his gasoline stoves (pesky things!), give him a permit on the policy to keep ten gallons (tell him the company won't permit no more) and to use a gasoline stove. If you don't do this and he has a fire, he won't get a red cent, because he's done what the policy



(“Tell him the company won't permit no more.”)

told him not to. He never read his policy (they never do), but the men you insure s'pose you understand your business and that you'll write your policies accordin' to Gunter and keep them posted. They will blame you if you don't, even if they do somethin' or another to spoil

their policies and you never hear tell of it.

“So you must keep nosin' about. Find out what they sell, and about how much it is wuth; study the policies carefully, and if you learn that any of your customers is doin' anythin' at all in violation of the terms of their contracts, speak right out in meetin' and tell them so. If you have a doubt on any point, don't s'pose you know it all—for you might guess wrong—but set right down and write the company for information. Don't imagine the manager will think any the less of you for doin' this, because he

won't. He'll think you are a careful agent, and wish all of them was equally so. Besides, in doin' this, you're only supposin' that he knows more'n you do; and you'll be right in this, sure as shootin'.

"There, young man, that's about as much as you can stand for one dose. If you want any more out of the same pill-box, let me know and I'll send it over to you."

CHAPTER XII.

COLONEL JOHNSON WRITES TO HIS NEPHEW.



Y DEAR NEPHEW:—You say you would like another letter from me; that there was ‘a tolerable good point or two’ in my last one, though you don’t agree with me altogether in what I writ. I didn’t s’pose you would. I never knowed a green insurance agent who didn’t think he knowed more about the business than an old hand at the bellus. Young men have got to have the big-head (jest as they have the mumps or the measles) before their beards grows out. Some have it bad and never get over it; others takes it light and are all the better for it when they recover. I guess you ain’t took very bad, and so I’ll write some more, suggestin’ that after you’ve read my letters you lay them away, sprinkle a leetle saltpeter on them so they’ll keep, and read them once more in a year or so. They won’t seem quite so fresh to you as they do now, but mebbe they’ll affect you different after they—and you too—have been pickled a leetle.

“Don’t forget that when you accept the agency of

a company, you agree to represent it—not yourself; that the company's credit and cash, not yours, backs up the promises made in the policy, and that the manager must run the business in his own way without consultin' you. You know or ought to know every real estate owner, merchant and manufacturer in town, whether he's straight or crooked, whether he's makin' or losin' money, and all about him in a general way, as well 's all about the property to be insured. If you don't know, find out before you insure him. But don't go sneakin' and pryin' 'round like some mean, contemptible cusses I know of, but manage to get all over town. Keep your eyes wide open. Ask a good carpenter what it's wuth to put up such and such a buildin'. When a property is sold, find out how much it went for. Watch the court records and see who is gettin' into hot water, and why.



(“Young men have got to have the big-head.”)

“When you get a chance to insure a good man, and you don't know what his property is wuth, ask him frankly, tellin' him that the information will be confidential (and be sure you make it so), but that you are required by the company to make such a statement. In the course of a year or so, you'll be surprised to note how much valuable information you've picked up. If a man that you know to be a sharp,

foxy, cheatin' or lyin' whelp, wants you to insure him, don't do it. Of course you can't tell him that you're afraid he'd burn his property, but you can say that you can't give him more'n half as much insurance as he asks for, or that your company won't approve the risk unless you get about double the board rate. Get out of it in some way, and if it burns, as it probly will, you'll feel a heap better'n if you'd made a dollar in commissions and the company had lost five hundred.



("If a man that you know to be a sharp, foxy, cheatin' or lyin' whelp, wants you to insure him, don't do it.")

A good general rule is not to insure any man you wouldn't protect if you owned the company and had to pay the loss yourself. You will lose some commissions by adoptin' this rule, but you'll gain in self-respect, in good reputation with the managers, and in money in the long run.

"Sometimes the manager will hear somethin' about one of your customers which leads him to s'pose the man is not a safe person to be insured, and will write you to cancel his policy. If he orders a cancellation, do it as quick as you can, for if you don't and a loss occurs, you'll have to pay it; but if he makes an inquiry or a suggestion, and you think he may be mistaken (for the chaps who report to the commercial agencies ain't allers correct by a long shot), quietly root 'round right away, find out all you can about the man and the risk,


and if you have any doubts at all, get up your policy and pay back the return premium. But if you find everythin' all right, tell the manager all you've found out about the man and the risk, and the chances are he'll let the policy stand—'specially if you've gained his confidence by straight, honest work.

“Of course you must look after the interests of your customers, for you get your livin' out of them; but you can do this without bein' disloyal to your company. You can see that your policies are correctly and properly writ—that the property intended to be covered actually is covered. If you find you've made a mistake (everyone makes mistakes sometimes), don't say you'll correct it on renewal, but go and do it at once; for if a fire happens before the policy expires, you'll have cheated your customer by takin' his money and not givin' him full value received. If the insurance papers intimates that your company is a leetle shaky, write or telegraph the insurance superintendent of your state, askin' him if it is probly good. If he says 'No,' or 'Doubtful,' cancel every policy promptly and send them in with a draft on the manager for the return premiums. But if the insurance papers say point blank that the company is unsafe, don't bother the superintendent, but cancel at once. Of course this will go agin' the grain. You'll hate the job like pizen, but it's got to be did, and, like goin' in swimmin', the sooner you plunge into the water the quicker you'll get over shiverin'.

“If you know that a customer is keepin' fireworks

or gasoline, or lettin' a tenant up stairs use a gasoline stove, or doin' or permittin' anythin' else contrary to the terms of his policy, tell him so and make it good by an endorsement if you have any right to make it; if not, report the case to the manager and ask for instructions. But tell your customer, anyhow, that he's spoilin' his insurance, but that you'll put enough salt-peter on to save it if you can.

“If one of your customers gets tired of workin’ for a livin’ (some men do get tired out awful easy), and



uses a part of his house for a grocery or a saloon, tell him he'll have to pay an additional premium or you must cancel his policy, as he has only paid for the risk on a dwellin' house which he has now converted into a mercantile risk, which is wuth more money. He will probly rair and pitch and say he can't see how the use of one room for a small grocery will make a buildin' burn any quicker. Explain matters as well as you can, and tell him that the company *knows* that it does have such an effect, for it has paid lots of losses on jest such risks.

“If he is a sensible man, he will pay the additional premium and you will make a proper endorsement on his policy; but if he is a ‘natural born darned fool’, you will have to cancel and pay him back the unearned premium. I once had jest such a case. The

feller cussed and swore like a trooper and damned the company (and me, too) up hill and down. But I swan! I was mighty glad to get up my policy, for he's jest the kind of a man to make lots of trouble if he ever has a fire, though he seemed to be a horse of another color before he got tired and went to keepin' a grocery and a saloon."

CHAPTER XIII.

COLONEL JOHNSON REBUKES HIS NEPHEW.



GOT a letter from my nephew to-day, in which he says: "One of my customers has had a fire; not a very bad one, but all the goods is badly smoked and wet; and as all the insurance was in my company, of course I took possession and am doin' all I can to take care of them till the adjusters gets here." I wrote him right away, tellin' him that I s'posed he'd make lots of blunders, but I didn't think he was such a darned fool as to do a thing of that kind. I said: "You represent the company and it has now got possession of the goods, so it will have to pay a total loss and get what it can out of the damaged stock. The man will probly claim that the damaged stock is wuth a darned sight more'n the insurance and want the adjuster to pay him a thousand dollars more'n the policy calls for. They'll get to lawin' over it, and the stock will be gettin' worse and worse and mebbe won't be wuth a red cent by the time they get ready to settle. You've put your foot in it clean up to your ankle, you have. The company will appoint another agent

who ain't so gosh-darned green as you be, and you'll go out of business till some smart Alec of a special agent comes along and gives you another agency.

"But you used to be a bright boy and possibly you can get out of it in this way: You go right away (but not 's though you was scared), find the man and ask him to go over with you and look at the stock. If you work it right, he'll go with you. When you unlock the door leave the key in the lock; don't say one word about givin' him possession, but go out fust. He'll naturally lock up and offer you the key, but don't you touch it no more'n you would a hot poker. Tell him you find you can't take care of the stock and probly he'd better do it, or say 'most anythin' you please in a



(“Don't take the key on no account.”)

calm, quiet way, but don't take the key on no account. You will then have put him in possession of his goods again, and you'll go away rejoicin'. I s'pose one lesson will be all you'll need on this point, but there's lots more for you to learn and bimeby you will probly be willin' to take vour old uncle's advice and study your business.

“Fust thing, set right down in your office and study the policy. Read it carefully four or five times and then think it over, for you will find that a ‘standard policy’ is as full of meanin’ as an egg is of meat.

Read it the next day and keep on readin' and studyin' till you know jest what it says and jest what it means, and this knowledge will keep you out of lots of scrapes. If you have any insurance books, read them and think of what you read until you know what the books contains. There ain't many of them of much use, but if you will send one dollar to the editor of *The Insurance Post*, I guess he will send you a copy of the 'Fire Insurance Manual,' which will help teach you what you ought to know. I've told you somethin' like this before, but I guess (now that you've got into hot water) you'll pay more attention to what I say.

"Now, in a general way, as to losses: All you have to do after a fire is to notify the company. I 'most allers telegraph: 'Loss, two forty-six, Jones, partial' (or total), and then fill up a 'loss report,' not skippin' a thing in it; and if there is any important fact I state it briefly, and send the whole thing by the fust mail. Then I tell the insured that he had better take good care of what is left—that I have not the fust thing to do about settlin', but the adjuster will come as soon 's he can and will attend to it; and that's about all I do say. When I go 'round town I don't say much about the fire, but I hear and remember all I can, adoptin' the rule to 'saw wood and say nothin'.' By the time the adjuster gets here I generally know all about the fire. If it was a straight, honest loss, and the man is all right, I say so; if I believe the man is a scoundrel and is tryin' to swindle the company, I say so pint blank (but I don't have many such cases), and then I

let Mister Adjuster attend to his knittin' and I attend to mine. If the adjuster is a fair, honest man, as 'most all of them is, he'll do the right thing and the insured will get jest what he paid for. The companies can't afford to and won't cheat their customers to save a leetle money.

"Once in a great while a company gets hold of a mean, contemptible cuss, who thinks he's smarter'n all creation and who will try to swindle an honest loser. If one of that sort gets in my office, I give him a piece of my mind without any ifs or ands—good, plain, common English, such as I learned down East when I was a boy. Then I write the manager, tellin' him the facts jest as they be, without any unneces- sary words, and that has allers brought things 'round exactly as they should be.



("Good, plain, common English.")

"There is a few points more I want to give you about fires: One is that you must write every policy jest 's though you thought the property covered would burn. Don't guess at it. Know jest what you are insurin' and see that your policy exactly describes it; that the proper location, occupation and the kind of buildin' is all correctly stated, and that the blanks for dates and all the rest is properly filled. Before it goes out of your office, read all you have wrote slowly and deliberately. When you deliver it, ask your cus-

tomer to see that it is all right, and then it will probly stand fire if one comes.

"When you have a loss, don't get nervous and uneasy. Don't write the manager a long rigmarole about it; don't ask him to send an adjuster, for he has no time to read long letters. He understands his busi-



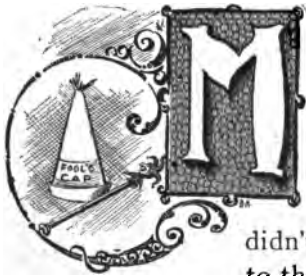
("Don't hang 'round the adjuster when he gets to work.")

ness, and will see that your case has attention as soon as possible. Don't hang 'round the adjuster when he gets to work; don't give him no advice, for he knows more'n you do—'specially about settlin' losses, but jest keep perfectly cool and wait patiently till the end. I don't s'pose you'll ever take possession of another

stock of goods, but it's jest as well for you to remember that a fire don't change the ownership of property. It belongs to the man you insured; your policy gives you no sort of claim to it before or after a fire, and he must take jest the same care of it as he would if he never seen an insurance policy."

CHAPTER XIV.

COLONEL JOHNSON ON ENDORSEMENTS AND POLICY WRITING.



MY NEPHEW over to Oskaloosa sent me (the other day) a copy of an endorsement he had made, and a copy of a policy he had writ, and asked me if I didn't think he was "catchin' on to the business in fine style." By gosh! I was mad as a hornet when I read them copies, for I thought the youngster did know a leetle somethin', even if he was a green insurance agent.

The cases was as follows: He had insured a man's "household goods, useful and ornamental;" the man bought a piano afterwards and the dummed fool had endorsed the policy: "It is understood that this policy covers a piano, stool, cover and music contained in Paul Ennis' house." In the other case, Moses Gallup owned three buildings which he mortgaged to Mis' Abby Ainsley, and this bright young man writ a policy of one thousand dollars in the name of Mis' Ainsley, covering on "Three buildin's known by numbers twenty-two, twenty-three and twenty-four, sit-

uated in Oskaloosy: one buildin' known as number twenty-two, two stories, postoffice; one buildin', two stories, known as number twenty-three, implements, and one buildin', two stories, meat market; loss, if any, payable to Abby Ainsley, as her interest may appear."*



It was about my dinner hour and I was as hungry 's a bear. I s'pose I was cross, too, for most men do get that way about feedin' time, but I couldn't wait and I wrote him right off, a little savagely I guess, because I'm bound to help make that young man a good insurance agent, for as soon 's he gets over the "big-head" ("I was mad as a hornet.") he'll begin to learn somethin'. I told him in a general way that his endorsement was all right as to the piano, et cetera, but wasn't wuth a pinch of snuff as to the household goods, for he had limited the insurance to the articles named in the endorsement; that if he had put in the word "also" before the word "covers," then he wouldn't have uncovered the rest of the stuff, as he did in this case.

I told him he'd better get his dictionary and learn the meanin' of words (for I thought he had sense enough to do that), and after he had got through with that book perhaps he'd know enough to write his contracts so that they would mean jest what he wanted them to. I said: "I've told you before that *policies*

*This ain't no got up case. I saw jest such a policy the other day, and by gosh! the manager accepted the risk as written!—COLONEL JOHNSON.

are contracts; that in case of loss these contracts will be held to mean jest what they say—not what you or the man insured thought they meant; that endorsements should be written jest as carefully as the policies, for after they was once written and signed by the agent, they become parts of the original contract, often changin' it teetotally, allers modifyin' it somehow or 'nother, and in some cases—when a darned green-horn like you writes one—spoilin' the original policy completely. These endorsements is bothersome things, 'specially to a green agent, and your better way will be for you to write them out on a piece of paper and then study them carefully before you write them on policies. Mebbe you'll have to write them out four or five times before you'll be able to make one that will jest fit the case, but it's better to do this'n to



(“I told him he'd better get his dictionary and learn the meanin' of words.”)

make such a turrible blunder as you did in the one you sent me, and then have your customer swearin' and cussin' you, the company and the adjuster, after a fire.

“That policy you writ wasn't wuth a cent to no one. You couldn't have botched it worse if you had tried, and how you managed to get up such a goll-darned form is more'n I can see. I guess you must have been thinkin' of that Nancy Jane you say you're goin' to marry; but I swan! it won't do to think of no Nancy Janes (nor of nothin' else but business) when

you're writin' policies. If you had studied a policy as I advised and done the least mite of thinkin', you'd have known that *you insure persons* and not property, and that the one to insure is the owner; but you insured Mis' Ainsley (who don't own the buildin's, though she has a mortgage on them), and if a fire happens the company won't pay her anythin' because she insured what wasn't hern. (I might tell you somethin' about writin' a mortgagee's policy, but we'd better stick to one point at a time.) Then, you didn't say whether



(Nancy Jane.)

the buildin's was made of wood, brick, stone or iron; you didn't say what is up stairs, nor tell what street they front on, nor give any block number—so your policy, as it stands, might cover any other buildin's that have the same numbers; and you didn't say how much you intended to put

on each buildin'. Takin' it by-and-large, it's the worst form of policy I ever did see, and if you can't do no better'n that, the best you can do is to go out of the insurance business.

“Now, you go and get that policy right away; mark it ‘Spoiled’ (you did spoil it pretty bad), and write another one as of the same date, insurin' Moses Gallup. Put a certain amount on each buildin', say how they are occupied top and bottom, what they are made of, the kind of roof, give the street and their lot and block numbers, the town where they be, and then

say, 'Loss, if any, payable to Abby Ainsley, mortgagee, as her interest may appear.' When you have made these few slight corrections, you will have a policy that will stand fire if one comes; the company will know from your daily report all about the risk, and if it has a loss, will pay it without any cussin' and growlin', for all decent companies know that property will burn, and that sharp—I call them dishonest—adjustments will kill their business as sure 's shootin'. And remember that all of the points required in this policy are needed in every one you may write.

“Policies on stock and personal property in general requires still more care, but I won't say nothin' about them kind now.”

CHAPTER XV.

COLONEL JOHNSON ON MORTGAGE INSURANCE.

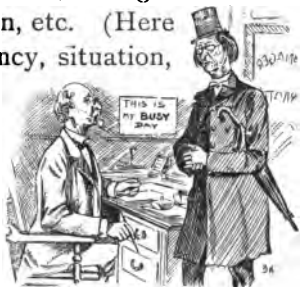


MY NEPHEW wants to know somethin' about mortgage insurance. I wrote him sayin': "Everyone who has such an interest in property that he would be a loser if it should burn, has a right to insure it if he can find any darned fool of an agent to write him a policy and get it to stick after he has written it. Some companies are so tarnal hungry for business that they will take anythin' that is offered, and some agents don't care a red cent about the kind of risks they cover if they only get their commissions. So it happens that there are lots and lots of queer policies written, the adjusters are bothered to death, and the persons insured go to cussin' and swearin' when losses are to be paid.

"I don't see how the agents and managers who are to blame for all the hard feelin' and the swearin'-mad language used on such interestin' occasions, can hope to be saved. I don't s'pose they will be, nother, and there ought to be some missionaries or walkin' delegates goin' about in the interest of Christianity to pre-

vent it if they can. But I guess it wouldn't pay very well as a steady business, for some of them fellers would say they didn't care a continental darn about the other world if there was a few dollars they could grab now.

"Waal, the mortgage policies come in this category, and are very apt to cause a big racket and an awful lot of cuss-words from the manager (if not the insured) when settlin' time comes. If you write a mortgage policy, you must insure John Doe, mortgagee, on his mortgage interest in, etc. (Here describe the buildin', occupancy, situation, etc., as I have told you how to before), writin' the rest of your policy jest as you would if you was insurin' the owner—only you must put in a 'subrogation clause,' which means that if a fire happens and the company pays the



("Goin' about in the interest of Christianity.")

mortgagee, he must assign his mortgage to the company. Now, if the buildin' is wuth five thousand dollars and is mortgaged for three thousand, the mortgagee may insure that amount. If the tenant has got a twenty-five year lease, he may insure for say four thousand on his leasehold interest, and the owner may insure the same property for five thousand, or as nigh that as the company will accept. It won't be necessary for either of them men to say anythin' to the other about insurin', for all of the policies will be good

if they are written right. But s'posin' you wrote them all. You've piled up ten or twelve thousand dollars' insurance on five thousand dollars' wuth of property, and the owner may have a rent policy besides. After awhile it is known that all of this insurance is on this buildin', the owner or the tenant or the mortgagee may be dishonest and want some money mighty bad, and so a fire happens. The owner gets about all his buildin' was wuth, and his rents will be paid while he is rebuildin'; the tenant gets all his leasehold interest is wuth, and the mortgagee gets his three thousand dollars cash on the nail.

"But a whole lot of complications may arise. For instance, the mortgage covers the lot and the buildin'. The lot don't burn; the adjuster may show that it was wuth a thousand dollars and offer to pay two thousand, but the mortgagee will probly say he'd paid premiums on three thousand dollars and he must have that sum, for the buildin' was wuth more'n that. The adjuster would say, 'By gosh! I've offered you enough to make you good, and I won't pay you a darned cent more!' So they'd lock horns on that point, the lawyers would get some nice pickin', and the people would say: 'It's jest like them goll-darned insurance companies; you've allers got to fight them to get your honest dues.'

"S'pose the adjuster pays the three thousand dollars, takes the mortgage, and then tells the owner he'll take out that amount from what is due on his policy, and the owner says, 'Not by a darned sight; that there mortgage ain't due for five years; I'll pay the interest

when it becomes due — you'll pay me in sixty days or there'll be lots of fun ahead.' Now, if the owner and the lessee conclude that the business of the town is workin' away from that point, that it ain't wuth while to rebuild there, and conclude to fix up matters between themselves, the company has got a claim of three thousand dollars secured by a thousand dollar lot, which would naturally come under the head of depreciated assets, wouldn't it?

"This isn't all that might happen by no manner of means, and I advise you to set down in your office, put yourself in the place of one man, then of another, not forgettin' the company, and figger out each interest separately and see where you come out. Probly your head will swim a leetle by the time you've got done, but it will be a good lesson when you've got it by heart, and the moral will be: *Don't write mortgage policies, but write in the name of the owner, with a clause, 'Loss, if any, payable to Richard Roe, mortgagee, as his interest may appear.'*

"That form of policy that you wrote for a jeweler, which you think 'is jest a leetle the slickest thing of the kind ever got up,' and which reads: 'On his stock of flat and hollow ware, all contained,' et cetera, simply shows that instead of gettin' over the big-head (as I had s'posed), the complaint is breakin' out in a new spot. The symptoms indicates that you are troubled



with trade phrases which you think you understand but don't, and that you're indulgin' in a lot of hifalutin' talk which sounds big to you, when in fact that kind of language only makes you appear ridiculous to men who know what they are talkin' about. I once knew an agent who was taken in that way bad, and he used to talk big about 'writin' risks,' 'target politics,' 'immoral hazard,' and so on, when he couldn't tell what one of his high-soundin' phrases meant to save his soul. He was fool enough to write an insurance paper, and among other rich things he said he was 'a non-underwriter' (he meant non-board agent), and by gosh! he told the truth, too.

"Now, the point I want to make with you is, don't never use technical or trade terms, 'specially in a policy, unless you know their actual meanin', and even then you had better write them on a piece of paper and put it in your pocket instead of on your policies. You probly heard the jeweler say somethin' about his 'flat and hollow ware' and at once assumed that this was a trade term used by such dealers. So you thought you had struck it rich when you used that phrase in your policy, but you made a goll-darned fool of yourself! If the words mean anythin', they only refers to his tableware. Now, s'pose that 'flat and hollow ware' does mean tableware, you don't say whether it is gold, silver, or pot-metal, or whether it is solid or plated. When your daily report goes in, the manager can only guess at what the policy covers, and guessin' won't answer in insurance. But leavin' out this point,

your policy don't cover watches, clocks, rings, and a whole lot of trinkets which such dealers keep for sale. Perhaps he's got a policy coverin' all this stuff; if he has, it probly covers some or all of his 'flat and hollow ware,' too, and then the policies won't concur and there'll be the very mischief to pay. If the other agent's policy permits other *concurrent* insurance, yours won't be wuth a red cent, but will have to contribute all the same in the settlement of the loss; your share of the loss will be taken out.



("The adjusters will get to disputin' and quarrelin'.")

of the award, but Mister Jeweler won't get any of it, and he will cuss you up hill and down. But even if there isn't no doubt on this point, the adjusters will get to disputin' and quarrelin', valuable time will be lost, the adjustment will be delayed, and altogether there'll be a pretty kettle of fish to fry; and all because some gosh-darned greenhorn of an agent didn't know enough to write policies as they ought to be writ."

CHAPTER XVI.

COLONEL JOHNSON ON POLICY WRITING.



THAT nephew of mine over to Oskaloosy 's gettin' over the big-head fast, and soon will be all right if he don't have no pull-backs. The disease attacks some youngsters bad and they never get to know that they don't know nothin', which is the point they must reach before they begin to learn, 'specially in insurance. I base these remarks on a letter I jest got from the young man, in which he asks me to give some general ideas as to writin' policies.

I wrote him: "In all cases you must give (first) the name of the insured, (second) the description of the property insured, (third) description of the buildin' insured or containin' the property covered, (fourth) occupancy of the buildin', and (fifth) permits and privileges. The general rule as to buildin's is to insure the owner (the one to whom the property is deeded), and if any one else has got any interest in it, tell on the policy jest what that interest is. But there's so many goll-darned exceptions to this rule that if you ain't mighty careful you'll get all tangled up, and then the adjuster

or some one else will do an awful lot of cussin' and swearin' after a fire—if one happens. I've told you somethin' about mortgage and rental policies and how mortgagees and renters may protect their interests, but these are only two of a lot of exceptions.

"S'pose a wife owns the piano, silverware, pictures and all the most valuable things in the house, and the husband owns the house and his clothin'; or she may own the house and the husband the furnitur'. He can't say (as they used to): 'What's

hern is mine and what's mine is my own,' for the law in many of the states says the wife's jest as good a man as her husband (and by gosh! she's often the best one of the two), and so may own property all by herself. If she does, she may insure it—and the husband may insure what's his'n. Here are



("She's often the best one of the two.")

two interests to be protected, and some lawyers say that if you write a policy in the names of both, the adjuster may make trouble in settlin' a loss. In such cases, I'most allers do write in the names of John Doe and Mary Doe, his wife, for I've found as a rule that the adjusters settle jest the same as if there wasn't but one person insured. In other words, they're willin' to pay honest losses to John or to Mary (or both) without any hair-splittin'.

"A man may buy a house and lot on a contract or

article of agreement, and the question comes up as to the person to be insured. I write the policy in the name of the seller, because he hasn't sold but has only agreed to sell, but put in a clause tellin' all about the papers that has been drawn and delivered. I sent such a daily to a manager once and he sent it right back, tellin' me to cancel the policy and write another in the name of the man who had agreed to buy the



("Slid out between two days.")

house. He only paid fifteen dollars down and agreed to pay fifteen a month, but he never paid a red cent more and finally slid out between two days. The owner wanted insurance on the property, but I wouldn't insure him till he got hold of the other policy, and he couldn't do that for about three months.

But if the manager hadn't made the order he did, he wouldn't have had a dead policy out for three months, the property would have been covered all the time, and I wouldn't have made a good customer mad. I s'pose I might have insured the real owner and have put a statement in the policy that the other one should not count in case of fire, but I'll be darned if I like to have my policies shinglin' each other in that way.

"It is sometimes puzzlin' to know how to write a policy on a buildin' in course of construction, but in such cases I find out who would be the loser in case

of a fire and insure him. If the builder has made a written contract to put a house on a certain lot, and has given bonds for the performance of the contract, why, he is the owner of the property until the job is done and I insure 'Frank Sanders, Contractor and Builder;' but if the owner of the lot is furnishin' the material and his contract is only for the labor which is not to be fully paid for until the house is completed, I insure both the owner and the contractor, writin' the

policy so that the manager will fully understand who and what he is insurin'; or insure the owner and add: 'Loss, if any, payable to John Doe, contractor, as his interest may appear.' Both roads lead to the same apple-tree and it don't matter much which you take, though the last one is the best travellin'.



("In describin' the property to be covered, jest tell the truth.")

There's lots of other exceptions to the rule given as to insurin' the owner, but I can't take time to tell you all about them. You say you've got a copy of the leetle book I recommended and you'll find somethin' about them in that; for the rest I can only repeat my advice to *study your business*, read your insurance papers carefully, and you'll find that you will learn somethin' new every week.

"In describin' the property to be covered, jest tell the truth about it, usin' plain English that cannot be

misunderstood. If you are insurin' buildin's, give the street number or the lot and block numbers, or if it is in the country, give the quarter section, town and range. Don't forget to give the name of the place if it's town property, or the name of the county, if farm property.

"One writer says that if you only give the name of the street on which the buildin' stands, it will be sufficient if the man you insure don't own but one piece of property on that street; but I don't think this is accordin' to Gunter, and you had better accurately describe the property covered or you may find that some smart Alec of an adjuster will kick over the traces and then there will be weepin' and wailin' and gnashin' of teeth!

"It's more difficult to describe machinery, merchandise and many other kinds of personal property to be covered, but the printed forms of policies furnished by most companies will help you over a lot of rough places, and for the rest you'll have to depend on your wits, takin' care to *know* what you want to cover and to use plain every-day language in describin' it."

CHAPTER XVII.

COLONEL JOHNSON ON POLICY WRITING—OCCUPANCY.



CONTINUIN' the subject of policy writin': "It is allers necessary to tell jest how a buildin' is occupied. As the companies intend to make the rate correspond with the risk, and as one kind of occupancy is more hazardous than another, the manager cannot tell whether the rate is right or not—or even whether he will accept the risk—unless you say in your daily report jest who and what is in the buildin'. Besides, if you don't tell all the truth about the occupancy, you may find that you haven't insured your customer at all. If you insure a man on his 'two-story, shingle-roof, frame dwellin' house,' while, in fact, a part of the buildin' is occupied as a saloon, a grocery store, or for any purpose other than a dwellin', the insurance ain't wuth a red cent; and if a fire comes and the adjuster stands out about it, as he will have a right to, the man won't get any indemnity and he will cuss you up hill and down. If you knew what the occupancy was when you wrote the policy, you'd get your knuckles

rapped pretty smartly by the manager; and you wouldn't be any better off if you didn't know, for it is your business to find out all about a risk before you write a policy. So, you will see, you must be mighty careful and ask lots of questions right in the beginnin'.

"Get all the facts, go and examine the risk, and then you're ready to scratch away at your desk. You may think that if only one room in a ten-room dwellin house is occupied as a saloon or a candy or cigar shop



("You stand in the manager's shoes.")

or for somethin' besides a dwellin', it won't be necessary to say anythin' about it, for nearly all of it is a dwellin'; but this is a case where the majority don't rule by a long shot. The man you insure may say it is gosh-darned mean to make him pay as high a rate on his buildin' (when there ain't over a hundred dollars' wuth of stuff to sell in it) as the man across the road, who has a stock wuth one or two thousand, and I am willin' to admit it don't look as though 'twas accordin' to Gunter; but if you don't tell in your policy all about this kind of occupancy as well as the other, you'll stumble right square on to that clause in the policy which talks about 'concealment or misrepresentation,' and the insurance will be as wuthless as a last year's bird's nest. Mebbe if you write to the manager and tell him that 'most all of the house is occupied by the family, that there ain't more'n a wheelbarrow-load of merchandise or two kegs of

beer in one room, and remind him that if nine-tenths of the roof was metal he'd let you rate the whole as metal-roof, he may possibly let you cut off a slice from the rate; but you must be sure to state the whole occupancy in the policy whether he does or does not see the point—even if you lose the insurance and a whole honest dollar in commissions.

“Occupancy (even of a dwellin’) by some persons makes the risk a darned sight worse’n a frame planin’-mill. In such a case, your daily report won’t tell all the truth, and you must remember that *you are the agent of the company*; that you stand in the manager’s shoes (even if they are too big for you), so far as your town is concerned; and you must not insure any man unless you know he is careful, sober, and honest. It will go agin’ the grain mightily to throw business away, ‘specially if you ain’t doin’ much and the manager or the special agent is punchin’ you up to give him ‘a greater volume of premiums.’ But if you want to stay in the insurance business, you must do it, for if you insure careless, drunken men or gosh-darned scoundrels, the manager will find it out (they do find out everythin’ somehow or ‘nother) after a fire if he don’t before, and then he’ll gobble up your supplies, sure as shootin’. And this ain’t the worst of it.



(“If you insure careless, drunken men or gosh-darned scoundrels, the manager will find it out.”)

The other companies will learn that you think more of your commissions than you do of your honor, and you won't be able to get any companies to misrepresent any longer. So if you find that a buildin' is occupied by a shiftless critter, who won't get his rotten chimblly mended and who puts his stove-pipe through a winder; by one who gets on a bender, thrashes his wife or children, upsets the stove and pitches his fur-



(“One who gets on a bender, thrashes his wife or children.”)

nitur' out of doors; by a man who seems to be all right but who has been mysteriously burned out several times; by a sharp, tricky person whom you would not trust out of your sight, or by an honest but quarrelsome cuss who is allers havin' a racket with his neighbors, *leave him alone.*

All of these are dangerous men to insure, and their occupancy of certain premises makes the risk so extra hazardous that it is not insurable.

“The managers politely talk about ‘the moral hazard’ in such cases, but if you translate the phrase into plain, every-day English, it means that such men are uninsurable—mean, no-account skunks or goll-darned scoundrels, who would like to give you fifteen dollars in premiums and collect a thousand from an insurance company. You may be extremely cautious about insurin' this class of men and yet get caught, for

there are many scoundrels who would deceive 'the very elect,' as our Parson says. If you do insure one of these cusses, and a fire follows, as probly will be the case, you will feel as mean 's though you had been caught stealin' a sheep, and the commission you made on the transaction won't begin to pay for your loss of self-respect, even though you wasn't wholly to blame.

"Don't imagine that your policy is a contract good for its terms, no matter what changes may take place in the occupancy of the risk, or you will run afoul of that clause in the policy which talks about an 'increase of hazard'—and a very proper clause it is, too. The rate at which the policy was written was s'posed to fit the risk as it then was, but if a dwellin' house is changed into a drug store, or a buildin' insured as a clothin' store is made over into a planin'-mill, the risk and the rate won't correspond by a darned sight, and you must make an endorsement on the policy permittin' the new occupancy and collect additional premium for the unexpired time; or, if the change puts the risk on the prohibited list, you must cancel the policy pro rata.



("A man who seems to be all right but who has been mysteriously burned out several times.")

"If the owner is a fair man, he will make no objections in either case, for he will see (after you explain the matter to him, if not before) that you only propose to do jest what is fair and square; but if he does get

huffy and tells you to cancel your gosh-darned old policy and go to thunder with it, cancel it right off and give him back the unearned premium, chargin' him at short rates for the time the policy has run. You'll lose your commissions on the money returned, but you'd better do that than have a fuss with a cantankerous old fool (if he has a fire), for such a man would be a mighty hard customer to settle with. I s'pose he can demand five days' time before you cancel, for the policy says so, though that might be doubtful if the new occupancy puts the risk on the prohibited list. But you'd better get off as soon as you possibly can, *but do not endorse the policy*. Sometimes there is such a change in occupancy as to make it doubtful whether the risk has been increased or not, and you are up a stump as to whether you should make an endorsement. A rule in whist says: 'When in doubt, play trumps,' and you'll play trumps sure if you do make an endorsement permittin' the change in occupancy, leavin' the question of additional premium to be settled by the manager when he gets your report and your letter callin' attention to and fully explainin' the change.

"Of course, if one family moves out of a house and another one moves in, or if one stock of goods is replaced by another of the same kind, you do not have to make an endorsement, but there's lots of other cases where (if you do not note changes of occupancy) you'll get into hot water—sure as you live and breathe."

CHAPTER XVIII.

COLONEL JOHNSON ON PERMITS AND PRIVILEGES.



MY DEAR NEPHEW:—"I s'pose you want me to wind up my letters about policy writin', but I let on in the beginnin' that I'd have somethin' to say about permits and privileges to be added to your policies. Not very long ago the companies used to charge extra for 'the lightnin' clause,' for usin' gasoline stoves, for keepin' fireworks and all that sort of thing, but they have become so gosh-darned liberal that—like a merchant sellin' a woman a dress—they throw in all the trimmin's without chargin' a red cent.

"I know of one case where an adjuster paid a lightnin' loss on a meetin' house, though the agent had forgot to put the lightnin' clause on the policy. The adjuster said this was nothin' but an oversight on the part of the agent, who intended to insure agin' lightnin' as well as agin' fire, and therefore he'd pay the loss without grumblin'. That adjuster was a long-headed man—I'll be darned if he wasn't!—for the Pastor and the Deacons and the Dorcas Sewin' Circle all went to

talkin' and chatterin' over it, like a parcel of sparrows in the early mornin'.

"They said they had often hearn tell about how hard-hearted and mean adjusters and insurance companies was, and how they'd crawl through a knot-hole to get out of payin' honest losses, but this man had acted like a very gentleman, as they really believed he was. His company was jest the one to insure in, 'specially as long as he was the adjuster, and they was a-goin' to make it up to him



(“The Dorcas Sewin’ Circle all went to talkin’ and chatterin’ over it.”)

sure. And by gosh, they did! Some of them who had no insurance went right off and got policies, while the wimmen coaxed and teased their husbands day and night till they promised to insure in that company. The agent was in clover, for he was gettin’ lots of new business without askin’ for it. The other agent was as mad as a hornet, for he was a losin’ and couldn’t help himself a mite, neither.

“However, policies are *contracts which should be, and usually are, taken to mean jest what they say*, and it won’t do to take the chance of adjusters doin’ as this one did. If your customer expects you to insure agin’ lightnin’, do it when you are writin’ the policy—and that is jest the time to put on any other trimmin’s that may be necessary. Remember, you can’t add one word to it after lightnin’ strikes, or a fire occurs, even

though you should discover that you had skipped somethin' or had made a mistake.

"Now—s'posin' in this case of the meetin' house you'd been told to put in the lightnin' clause and you hadn't done so—it wouldn't do you a mite of good to say to the Deacons and the Pastor and the Dorcases: 'You hadn't ought to blame me, for it was your business to have read your policy to see whether it was right or not.' They'd say they s'posed you understood your business—they didn't know nothin' about how policies should ought to read; they trusted to you to see to that. And there would be such a buzzin' and a hummin' and a scoldin' that you'd wish you was a boy again, eatin' green apples or stealin' melons.

"Now, let me add somethin' about some very ordinary cases: It's gettin' to be quite common for the wimmen to have them pesky gasoline stoves because 'they are so nice and handy; they keep such an awful sight of heat out of the kitchen in summer; it is a real comfort to cook with them; the hardware man says there ain't the least particle of danger about them,' and all that kind of talk. The long and the short of it is they will have them, and if you don't put a gasoline permit on your policy, or if you do and any more gasoline than the reservoir will hold is kept in the house, the company isn't bound to and probly won't pay a darned cent if a fire happens.



("You'd wish you was a boy again, eatin' green apples.")

"I used to preach and talk and argue agin' them wimmen-killers—tellin' the folks all about how many persons had been burned to death, how much valuable property had been destroyed and everythin' else I could think of—but it was as useless as it would have been for me to try to jump over a haystack, and so I now put a gasoline stove permit on every dwellin' policy, askin' the insured to read it all and govern himself accordin'ly. But I s'pose they never do, and some day



("Then the darned stuff will explode.")

a man will buy a half a barrel of gasoline and put it in the kitchen so as to have it handy. Then the darned stuff will explode, blow the house to flinders, probly kill the wife, and I shall catch it right and left, though I had warned them that gasoline's more dangerous'n dynamite.

"If a merchant rents the chamber of his store to a family which uses gasoline, or a tailor or a dress-maker uses a gasoline flat-iron heater, jest slap on one of them permits or the policy won't be wuth a pinch of snuff. You mustn't wait for the insured to ask you to do it, neither, for there ain't one man in a thousand who ever reads a policy, and therefore he don't know that such a permit is necessary; but if he has a fire from such a cause and loses his insurance, he'll blame you—sure as shootin'—all the same.

"Along about the Fourth of July the grocers and

booksellers and druggists will get in a stock of fire-works. If they keep nothin' but fire-crackers and torpedoes, you can give them a permit free, but if they have sky-rockets and that sort of stuff, you must make a charge, and the merchant will grumble like thunder—cussin' both you and the company—but as that is a part of the business, all you can do is to grin and bear it. You must give as much attention to these and other permits as you do to writin' the policy itself, or you'll catch Hail Columby 'most all of the while, and you will think that the local insurance business is the meanest and most annoyin' that can be imagined, 'specially if the folks in your town are anythin' like what they are at the Corners."

CHAPTER XIX.

COLONEL JOHNSON INSTRUCTS HIS NEPHEW.



Y DEAR NEPHEW:—"I don't s'pose you've ever stopped to think that you are doin' business with a turrible big capital (though you don't own a red cent of it), but it is a fact, all the same. Some of your companies have got all of a hundred thousand dollars, and others even more—so that the whole lot of them, in a bunch, must have over half a million. And this enormous sum of money is backin' up the contracts you are makin'—for they are contracts, even if their other name is fire insurance policies.

"Of course, such a big lot of money requires a good deal of lookin' after, or it would all go up in smoke. So the directors of the company, who are elected by the stockholders, pick out officers who are s'posed to know their p's and q's, but who are responsible to the directors; the officers hunt up a long-headed man for a manager, but draw the lines over him; the manager appoints special agents who are under his thumb, and who meander all over the coun-

try and appoint local agents, who are under the control of the special and the manager, too. And there you have the whole machinery in a nutshell. One man ranks above another all the way up, each bein' responsible to the one ahead of him; and to make it the more bindin', they put two captains over the local agents—and I swan! some of the local fellers need four—and even then they'd do some darned mean thing that would make the manager want to cuss and



swear a blue streak, though probly he'd remember the trainin' he'd got, from his mother and at Sunday school and wouldn't swear out loud.

(“There you have the whole machinery in a nutshell.”)

“One of the things that provokes a manager is for the local agent to be continually makin' gosh-darned blunders in his daily reports, leavin' out somethin' that ought to go in, or puttin' in somethin' in the form of the policy that muddles the meanin' so that a Philadelphia lawyer couldn't tell what he's drivin' at. Now, you must remember that the manager don't know any more about the risk you are attemptin' to cover than he learns from your report; that he depends on you to know—and if you don't know, then to find out—all about the man you're insurin' and the property to be covered by your policy.

“If the man is at all crooked or foxy, or a quarrelsome cuss, don't insure him a cent's wuth; but if he is

all right, let your form of policy describe the property clearly and fairly, givin' the location jest as it actually is. If you have a fire map, refer to it in such a way that no one will have to hunt half an hour to find the location, or if you have no fire map, make a good diagram and write the word 'Risk' over the place where the buildin' stands. Fill out all the blanks as to name, amount, rate, number of the policy, term, et cetera, and answer all the questions on the back. Then the manager can give a pretty good guess as to what he is riskin' the company's money on. But after all is said and done, remember that the manager relies largely on you—not only to avoid insurin' men who don't deserve insurance, but also to keep off from property that you wouldn't protect if you owned the company and had to pay the losses yourself.

"I'll give you a case that will show jest what I'm drivin' at: Dick Delbridge had a great big two-story frame buildin', forty by eighty feet, which at one time rented at fifty dollars a month; but he had let it all run down, and the best he could do was to rent it for a saloon and a shootin' gallery at ten dollars a month. He wanted fifteen hundred dollars' insurance at two per cent. The special had been punchin' me up for 'a greater volume of premiums.' Here was a chance to get him thirty dollars right in a lump, and I wanted to do it awfully. But I said to myself: 'Here is four dollars and a half for me, and there is fifteen hundred dollars for the company to pay if a fire happens, and if that was my buildin' and I could sell it for fifteen

hundred, I'd do it mighty quick. I don't s'pose Delbridge would burn it—but he would sing 'Glory Hallelujah' if he saw it goin' up in smoke, and I'll be gosh-darned if my company has to pay for it!' I didn't insure it; the other agent did, and though it hasn't burned yet, it has been a-fire once or twice, and I am almost sure it will burn before the winter is out.

"The company wanted that thirty-dollar premium and I wanted the commissions bad, but I ain't a mite sorry I didn't insure that man, for if I had, I'd have been ashamed to 've shown the risk to the special, who would 've ordered the policy canceled as soon as he saw the buildin', as sure as shootin'. You must preserve your self-respect at all times. Don't let your own interests lead you to write a policy on what you know the company wouldn't have if all the facts was known; don't misrepresent in the slightest degree, but stand up and face the music—whether it's the tune the old cow died on or a lively march—and you'll win in the long run."



("If that was my buildin' and I could sell it for fifteen hundred, I'd do it mighty quick.")

CHAPTER XX.

COLONEL JOHNSON ADJUSTS A LOSS.



OTHER day, or evenin' rather, one of Jake Posey's children upset a lamp in the settin' room; but Jake, who had been readin' the paper, grabbed an old shawl and put out the blaze in short meter. I went over the next mornin' and found that one lace curtain (or some other sort of a flimsy curtain) had been burned, and the shawl was scorched and sort of used up, and that was all the fire damage. But there was a grease spot on the carpet and the wall-paper near the window was smoked a little bit. Jake went over to my office with me and we talked the matter over. I thought that ten or fifteen dollars would fix him up all right, but he said: "I dunno, I'll have to talk with my wife about it. She's mighty cur'ous, you know, Colonel, and she'll have to be satisfied or there'll be some loud talkin' right out in meetin'."

I know Mís' Posey pretty well. She's a mighty smart woman, but at times it seems 's though her

tongue was hung in the middle—darned if it don't! And I've hearn tell that when she gets on her high horse and goes for poor Jake, he'll sneak out of the back door like a whipped puppy.

The furnitur' and house was insured in the Spread Eagle, and I reported to the manager that I thought twenty-five or thirty dollars would more'n cover the loss. This was puttin' the figures high, for I thought the adjuster would likely have a circus with Mis' Po-



(“He'll sneak out of the back door like a whipped puppy.”)

sey—never dreamin' that I would be the victim. The manager wrote me promptly, enclosin' a “short-proof” blank and sayin', “As our adjuster is engaged in another

part of the state, we shall esteem it a favor if you will kindly adjust this loss and send us the proofs, when we will remit to cover the same.” I said to myself, “Here's promotion! I'll be gosh-darned if it isn't. I'll adjust this loss right up to the handle and mebbe the manager will give me another job off from the same piece.”

So I sot down and read the proofs all over carefully, then got out my register and looked over the policy form, dates, et cetera, then got out a blank policy and read that all through, 'specially studyin' what it said about losses, and thought I was loaded for bear. After dinner I went over to Posey's house.

After examinin' the carpet and the wall-paper again,

I said to him, "Put that policy in your pocket, Jake, come over to my office, and we will fix this matter up in about ten minutes." "No, you don't," said Mis' Posey, "I've got that policy put away where it is safe and I'm goin' to have my say so in this business. You'll have to set right down here and do your figgerin', and you will pay me one hundred and twenty-five dollars or I'll know the reason why—and every one at the Corners will hear of it, too." I thought to myself, "Waal,



("You will pay me one hundred and twenty-five dollars or I'll know the reason why.")

by gosh! this adjustin' business isn't at all what I s'posed. I've got my foot in it right up to the ankle. I don't want to back out, and I don't intend to have the company pay no more'n it ought to, but that woman's jawin' is worse than a swarm of bees about my head. I don't allow a man to get ahead of me as a general thing, and I'll put my wits agin' hers and see what soft sodder and an even temper can do with this woman." So I said, "Waal, waal, Mis' Posey, it don't matter; I guess we can fix it up here about as well as anywhere, and we'll get to work."

I took out my pencil and note book and said: "Let's see—there is the damage to the carpet" ("The whole carpet is ruined," she snapped up, but I went right along), "damage to the wall-paper" ("I'll have to get the whole room papered"), "one curtain burned" ("You'll have to pay for new ones for all three of the

winders"), "and the shawl" ("Tain't wuth a cent now") "that Jake used to put out the fire with—that's all, I guess. What did you pay for the carpet, Mis' Posey?" "I paid twelve shillin' a yard three months ago—twenty-seven yards and a half, and it was jest as good as new the day of the fire, but it's completely spoiled now and you'll have to pay for a new one, Colonel Johnson." "Why, there's only about a yard of it spoiled, and seems to me you can match it. Take out that breadth, put in a new one and it will be jest as good as it ever was." "You'll have to pay for a new one or I'll raise a rumpus about your ears that you won't like the least mite." Jest then I happened to look out of the winder, and saw Billy Hilman with his wall-paper cleanin' outfit. So I stepped to the door, gave a boy a dime and told him to ask Billy to step in a few minutes. When he come in I asked him if he couldn't take that smoke off of the paper. "Why, yes, that's an easy job," he said, and I told him to go to work and do it. Mis' Posey didn't like it a bit, but I called her attention to the carpet question and she forgot all about the wall-paper for the moment. "Now, Mis' Posey, it seems to me that as only one breadth of this carpet is damaged, you can easily match it and put in another, and that if I pay you for one breadth, it's all you ought to expect." "I can't



(“Why, there's only about a yard of it spoiled.”)

match it, I won't try to, and you'll have to pay for a bran' new one," she snapped up. "Waal, waal, we won't quarrel over it; I'll call it a total loss and pay you forty-one dollars and a quarter for a new carpet."

We had about the same fuss over the curtains, which she said she got at the same time she did the carpet and paid fifteen dollars for them. I told her I'd call the whole three a total loss and pay her what they cost her. She was tickled to think how nicely she was gettin' ahead of me, and began about the wall-paper—which she said hadn't been on over four years, and 'twould cost about thirty dollars, she s'posed, to buy new and have it hung. Billy Hilman had by this time cleaned off the panel that had been smoked as slick as a whistle, so I told Mis' Posey to turn 'round and look at it. "La, suz!" said she, "there aint a bit of smoke stain left. It looks 'most as good 's new." "Quite, madam, quite," said Billy; "that paper never looked better'n it does now." "But," said Mis' Posey, "that panel looks bright and the rest looks dirty; I won't have it that way." "Waal," said Billy, "I'll clean the whole room for a dollar and a half," and after objectin' and jawin' for awhile, she agreed to it. So I put down one and a half for a thirty-dollar claim. This left nothin' but the old shawl, which Mis' Posey admitted she had had for ten years and was gettin' worn out, but she was feelin' so good over the carpet and curtains, she finally said she'd be satisfied with a dollar for that. On figgerin' it all up, I found it made fifty-eight dollars and seventy-five cents, and told the

old lady I'd make up the proofs for Posey to sign, and in about two days the money would be here.

So I put on my hat, and jest as I was goin' out I said (sort of indifferent-like), "Mis' Posey, I wish you'd send that carpet and them curtains over to my office day after to-morrow." If you ever saw a surprised woman and one mad all over, it was Mis' Betsy Posey jest about that time. She stared at me 's though I was a bear, opened her mouth and then poured the vials of her wrath all over me. I can't remember a quarter of what she said, but the endin' up was this: "Them curtains and that carpet is mine; I paid for them and I'm goin' to keep 'em, too!"

After a long time, I made her agree that she said they were good for nothin', completely ruined; that I agreed to pay all they had cost, and that if they was wuth anythin', I must sell them for what they'd bring for the benefit of the insurance company. "Sell them!" she shouted, "I'd like to know who you will try to sell them to." "Waal," I said, "I guess Mis' Thyrsa Borden will give me a fair price, 'specially as Weld has got jest such a piece of carpet in his store, and some curtains exactly like yours."

I knew she hated Mis' Borden like pizen, because that quiet leetle woman had plainly told her, the other day, she didn't like so much gossip and scandal, and would rather be alone than to hear it. So my speakin' of Mis' Borden was like puttin' turpentine on a fire. Mis' Posey flared up, shakin' like a leaf in the wind, and declared Mis' Borden should never have her pretty carpet

and nice lace curtains, if she died for it. And after a long confab, she finally agreed to take ten dollars for damage to the carpet and five for the curtains—the whole bill footin' up to seventeen, seventy-five instead of fifty-eight, seventy-five as she demanded. I sot right down, got Jake to sign the proofs and give him a check for the amount then and there to clinch the bargain—but I don't want to do no more adjustin'.



Jake didn't like it because I deducted the amount paid from the face of the policy, and thought I was "a leetle hard on the old woman"—though I made him admit that I had paid more'n the actual damage. The manager didn't like it, because I paid the loss before he ac-

cepted the proofs; and I didn't like it because I knew I had paid too much, had endured the worst tongue lashin' I ever had in my life, had wasted five or six hours without a cent of pay, and the boys 'round town (Billy Hilman told them all about it as a good joke) kept on pesterin' me about the way Mis' Posey talked to me, quotin' some of her sharp sayin's for more'n two months. The adjustin' business may go to thunder for all of me. Hereafter I'll try to get back my self-respect, attend to my own knittin', and be plain Colonel Johnson.

CHAPTER XXI.

COLONEL JOHNSON WRITES ABOUT MANAGERS.



HAD been havin' some correspondence with a manager about a risk which was a lee-tle out of the common run. I s'pose that I forgot that although I knew all about it the manager didn't, and the only way he could find out jest then was to write to me.

I probly answered 's though I was bothered with his letters (and I was), when he politely came back at me in this way: "We have the greatest confidence in you, and don't wish you to labor under the impression that we intend to take any extreme measures in any instance." Now, that wasn't much to say, and it didn't cost the manager a red cent; he probly forgot all about it in five minutes, but I knew he meant every word he said. But, by gosh! I won't forget it in a hurry, for I was havin' some extra trials and tribulations about that time, and them few kind, appreciative words was like oil upon the rollin' waves, and made me feel good clear down to my boots. And I said to myself, "By gum! that man gets the fust nice risk I can gobble up, sure 's shootin'."

Another manager, who can be as stern as Andrew Jackson ever was (and as cross as a bear, I guess, if he gets riled up), 'most allers ends up his letters to me with "Kind regards"—jest them two words, like "Yours truly." It is a sort of habit he has fallen into, I s'pose, and he can't help it, but I somehow like to see them "Kind regards" at the bottom of a letter. They seem to bring the agent and the manager a leetle closer together, and make the old Colonel feel 's though the writer thought the man he was addressin' was somethin' more than a mere machine to get business for the company, and that a few grains of friendship mixed up with his letters wouldn't hurt them any.



("Whenever I am
in Chicago.")

Whenever I am in Chicago and happen to call upon one manager anywhere near dinner-time, he allers says: "Colonel, don't go jest now; I would like to have you go out to lunch with me soon." He takes me to a great big buildin', more'n four times as large 's any we have here at the Corners, where there is a readin' room with lots of books, magazines and papers, desks and tables for writin' letters, and chairs so soft and easy that I was afraid to set on one long, for fear I'd go off to the Land of Nod before I knew it. There were more'n fifty men there—laughin', talkin' and discussin' various matters (principally insurance), and havin' a good time generally.

The manager wasn't the least mite ashamed of his "Country Cousin," for he introduced me to a lot of

other big guns, and pretty soon I was enjoyin' myself as well as any of them. Then we went up stairs to dinner—lunch, he called it. I never relished a meal more in my life than I did that one, and I appreciated the manager's courtesy clear up to the handle. I had money enough to have paid for my dinner at the tavern, but if I had gone there I would have missed the manager's kindness, the pleasant, genial companionship, and the feelin' that I was welcome and for the time bein' the equal of some of the brightest men in the profession.

But managers ain't all alike by a long shot, for I've tried to work under one or two who probly got out of bed on the wrong side every mornin', and whose victuals must have soured on their stomachs, judgin' by the way they "managed." I remember one who appeared to think a country agent didn't amount to shucks, and had no feelin's and no judgment—wasn't entitled to no consideration, and must be watched all the time. When I took the agency, the manager was an altogether different style of man, and everythin' moved along as slick as grease. I gave him some nice business, doublin' it every year for two years or more; but all of a sudden this man was bounced, and then, by gosh! the music began. 'Twasn't long before the new



("He takes me to a great big buildin'.")

man wrote me to cancel numbers so and so; then he sent me a list to "drop at expiration;" then he canceled some more, and I began to think the business was goin' into a decline and there was no anti-toxin known which would cure it—darned if I didn't! I hate awful to give up a company after I once get to work for it, and so I tried to replace the risks he had canceled with others, but the gosh-darned feller wouldn't accept them, though they were as good as any we had



("I never relished a meal more in my life than I did that one.")

at the Corners. He seemed to have no sort of confidence in my judgment, nor in what I said—thought I was lyin', I s'pose, and there was so much friction in the business that I about concluded to pack up his supplies and send them home. But I didn't.

One month (owin' to his cancellations) I had only forty-three cents due the company, and I wrote the manager that I would include that in my next account, but darn my buttons if he didn't write me orderin' me to "remit by next mail," or he'd draw on me at sight for it! Waal, that settled it, and I told the special agent—who called on me soon after—that I ruther guessed I didn't want his agency any longer and he'd better take his supplies over to the other agent, for I wasn't only losin' business for the company but also for myself, as some of my customers got mad when I

canceled their policies and went to the other agent; that after I had worked hard, waded through the mud, schemed and argued and pleaded for business, I didn't like to lose it in this way. But he coaxed me to hang on a while longer, thought he could fix things with the manager, and he guessed the work would go more smoothly; but it didn't by a darned sight—so I wrote the special to come and get his supplies.

He waited and waited for more'n three months, till one mornin' he popped into my office suddenly, and in his breezy, airy way, said he noticed his business was fallin' off; didn't think I was treatin' the company jest right, and he wanted my supplies jest as soon as I could get them together! He took them over to the other agent, who told



(“He was swindlin' the farmers with a patent churn.”)

all over town that he had got one of Colonel Johnson's companies. The register showed that there wasn't half as much on it as there used to be; he guessed the old Colonel was sort of peterin' out and would have to go back to his farm before very long, but *he* was comin' to the front lively; he understood all about insurance, and he'd show the folks at the Corners jest how it was done.

By gosh! I didn't like this the least mite, but I concluded to say nothin' and 'tend to my own knittin'. In about a year this feller played out. He said he

was "goin' on the road," and then he went into the patent-right business. The last time I heard of him he was swindlin' the farmers with a patent churn which wasn't wuth a pinch of snuff, while I am still potterin' about and writin' more policies than I ever did before.

CHAPTER XXII.

COLONEL JOHNSON ON CLASSIFICATIONS.



READ a piece in *The Insurance Post* recently on ratin', and it reminded me of lots of cases in my experience. When the Corners was fust started, there wasn't much here in the way of buildin's, but of late years the village has been growin' like fun; lots have sold as high 's two hundred and fifty dollars apiece; stores and dwellin's and factories have been built, and some of our folks have talked of gettin' a city charter and callin' the town Factoryville, but I guess the name will remain Johnson's Corners—while I live, at least.

Waal, what I sot down to say is that competition has increased and all of the agents has to report through a "compact" manager (a real nice man) who makes rates on all of the buildin's here, usin' a book he has for basis rates and classifications. I haven't a mite of fault to find with the most of his rates, for they seem to me to be fair and proper; but in half a dozen cases his goll-darned book threw him 'way out of line, and his ratin' was (accordin' to my notion) very

unfair, and some of my customers raired and snorted like a young colt and said they never would pay no such prices for insurance.

There was Tom Brown, who got one of his hands all smashed up last winter and is a cripple for life. He has a big house right in the center of the village, so he put up a few shelves and a small counter in his settin' room, bought a few candies, nuts and cigars, and his wife baked pies and cakes, and Tom sold sometimes as much as ten dollars' wuth a week. The "compact man" rated Brown's risk at one fifty a year, when all he had ever paid before was one dollar for three years. I tried to get the "compact man" to change this rate, told him that there was seven rooms in the house and all but one was used as a dwellin', that Brown didn't have no more'n fifty dollars wuth of stuff to sell, and I thought it was gosh-darned mean to make such a rate. But I couldn't budge him a mite. He said the risk must be classed as mercantile and the lowest rate on that class was one fifty.

In one place in the village there are five one-story frame buildin's close together. The largest is twenty by thirty feet, the others are about as big as a smoke house, and they are occupied by a tailor, a cobbler, a sewin' machine man, and such like. In another part of the village are five two-story frame buildin's, one twenty by sixty feet, the others twenty by forty feet. They are occupied on the first floors for stores, shops, a Chinese laundry, and up stairs for dwellin's; and I'll be gosh-darned if the "compact man" didn't rate both

places jest alike ! I asked him if he thought the risk was the same in both and he said, "No, by no means," but accordin' to his book they both must be classified as frame rows of five and rated accordin'.

We've got a nice two-story brick buildin' in our village where they make wagons and plows and corn-shellers and other things for farmers; there is another similar buildin', only a better one, owned by some carpenters, where they get out their stuff for buildin' and do as much of their work as they can by machinery. The "compact man" rated the fust one at a dollar eighty and the other at four dollars ! I asked him if he didn't think the carpenter's risk the better one, and he allowed it was, but said he'd have to classify the fust one as an agricultural implement works and the other as a planin' mill, and couldn't see how he could make any other classification, though it really didn't seem quite fair. "Gosh-darn your classification!" said I. "Why not rate these risks accordin' to the actual hazard? They do planin' in both, and classifyin' the carpenters' shop as a planin' mill don't make it so by a long shot. See here," I went on, "s'pose I classify an elephant as a whale, does that make it so?"

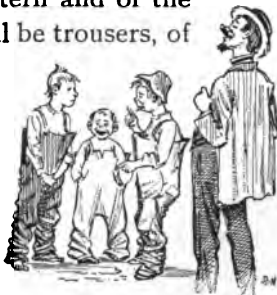
I guess not. It kinder seems to me that there ought to be a leetle common sense mixed with this



("There ought to be a leetle common sense mixed with this ratin' business.")

ratin' business, and instead of usin' a rule as stiff as a poker, it might be made to bend a leetle in some cases, so as to fit different risks and make the rates correspond with the actual hazard. A rule that won't do this is about as ridiculous as it would be for a man to insist that the trousers for his three leetle boys should be cut on the same pattern and of the same size as his own. They'd all be trousers, of

course, but I really think they would neither fit the boys nor look very well—darned if I do! I s'pose the local agents might lend a hand in ratin', for although they wouldn't be heavy on classification, they do know (if they are fit to be agents) all the ins and outs of the various



(They are all trousers, of course, but they neither fit nor look well.)

buildin's in the town much better than any stranger can, even if he does outrank them ever so much. But they are considered of no account in this kind of business. The rates are made for them and they must toe the mark, which is all right. But, by gosh! it does seem to me that if they were to help in scratchin' the mark, they wouldn't try as hard to straddle it as some of them do now.

CHAPTER XXIII.

COLONEL JOHNSON ON BOGUS AGENTS.



ONE DAY I was settin' in my office, smokin' my corn-cob pipe and doin' a whole lot of thinkin' about the ins and outs of the insurance business, when a tall, red-faced man come in and handed me his card. He was a special agent of the Klondyke of Boston. He said that he had called to place his company with me. They wanted business and was bound to have it. They would accept liberal lines, had a very short prohibited list, would never cancel anythin' once on the books, the manager was a pleasant, easy man to get along with, and, altogether, his was jest such a company as an agent needed.

I told him I s'posed all that was true as the Gospel but the companies I represented would carry all the business I could get. The managers were treatin' me fust rate, it was smooth sailin' most of the time, and I couldn't think of scoopin' my companies for any other. But he kept right on arguin' and pressin'—wouldn't take "No" for an answer—and I finally told him he

had better go and see the other agent, who would take anythin' that was offered, got 'round mighty spry, was as frisky as a colt, and said he was a-goin' to run me out of the business—though I thought it probable he wouldn't do it before the day after to-morrow. He said he knew all about the other agent; he wasn't a stayer, was a sort of flash-in-the-pan feller, and he wouldn't have him at no price. If I didn't take his company, he would hunt up a new man, for he was



("Job Longfacer—a man who didn't know no more about insurance than a cow does of logic.")

bound to have an agent at the Corners if he had to import one from Day Moin.

I told him I didn't think we needed any more agents in our town; 'twas mighty hard scratch-in' for two of us to make a livin', and I guessed a third man would prove to be a leetle disappointin' to the company in the long run.

Then he began to get mad; said he didn't need any advice from me; he knew jest what he was about; I didn't know a good thing when I saw it, but he'd have an agent before he left and would make me regret declinin' so good a company.

The next day I learned that this special had appointed as his agent Job Longfacer—a man who didn't know no more about insurance than a cow does of logic, and was too much of a leatherhead to learn—but he was the Superintendent of our Sabbath School, attended meetin' twice every Sunday (and all of the

prayer meetin's), and looked like he was the honestest man in town. He was also a fair talker and heavy on quotin' Scriptur'. He had tried clerkin' and book-keepin' for Deacon Scruggins, but somehow they didn't seem to hitch very well (some folks said that his cash was short too often to suit the Deacon). Then he took a country school for three months, but they did not want him any longer; then he was a book agent, and after that he tried to sell a patent washin' machine; and so he kept on changin' from one thing to another. Now he was a full-fledged insurance agent, but I had my doubts whether he would prove worthy of the office which had been conferred upon him, or if he knew enough to write contracts involvin' thousands of dollars. But he went to work and he got some business. One of my customers told me he guessed he'd give him some insurance to write, as Job was so gosh-darned poor. The other agent lost more to him than I did and was as mad as a wet hen.

Job kept on scratchin' 'round, gettin' more or less business and puttin' on more airs than a peacock. Then he began to spruce up; his children began to look neater and healthier, his wife more cheerful. She even bought a bran' new calico dress—and she needed it, too. After awhile I noticed that the special agent come 'round pretty often and that Job seemed to be turrible down in the mouth after these visits. And so it went along for about a year, when one day (jest as the special come to town) Job skipped out, leavin' word at his house that he would be back at noon; but

somehow he was detained till the next afternoon, when he found Mister Special watchin', waitin', and cussin'. The long and the short of it was that Job had been usin' the premiums he received to pay his debts with and to support his family, sendin' the manager small drafts and makin' big promises, till the company got tired of it and made his bondsman pony up and confiscated his supplies.

I s'pose I've known of more'n a dozen similar cases since I've been in the insurance business. Specials come here to place their companies, find that there's no room for them, don't like to go away without makin' an appointment, and so take the best man they can get and start him a-goin'. Some of those men have been honest and fairly intelligent, real good fellers, in fact, but they hadn't



(“He found Mister Special watchin', waitin', and cussin’.”)

the patience and the perseverance and the industry necessary to study and learn the business, nor the tact to secure it, and after awhile they'd give it up and try somethin' else. But the most of them were lazy, shiftless cusses, mere driftwood, such as you will find floatin' 'round in every town; men who have been clerks, mechanics too lazy to work, retired constables and the like—a class of men who had failed in everythin' they'd ever undertook, and, thinkin' that insurance was a nice, easy business, requirin' no capital

and no more knowledge than they could pick up in a week or so, got agencies and tried it on. But after awhile these fellers found they had got into the wrong pew, or their companies discovered that they were unprofitable agents—and so they were let out and the insurance world would know them no more.

It is this class of fellers (like the quacks among the doctors) who bring discredit upon what should be an honorable profession, discouragin' honest, studious agents, and disgustin' the public. I swan! if I were a special, I never would attempt to make an insurance agent out



("Mere driftwood, such as you will find floatin' 'round in every town.")

of such shaky timber, no more'n I would try to make a whistle out of a pig's tail. I s'pose a failure to get an agent wouldn't set well on my stomach, but I'd rather have none at all than to disgrace my companies and the business by appointin' such fellers as I have alluded to. I'd leave town, consolin' myself with the thought that there are not enough reserved seats in the country for all of the companies and I didn't care to crowd in where there was standin' room only.

CHAPTER XXIV.

COLONEL JOHNSON AT A FIRE.



HAD got my work done up ten days in advance (reports made, drafts sent, policies written and delivered), and so I took a run over to Oskaloosy to see my nephew. I told him I was on an inspection tower to see how he was gettin' along, how he kept his books and papers, what sort of risks he was coverin', what kind of competition he had, et cetera.

We had jest begun a chatterin' in a general way, skirmishin', as it were, on the outposts, when the fire bell rang. So we immediately adjourned the meetin' and cut licketty-split for the fire. When we got 'most there, my nephew said, "By gosh! that's Daniel Perry's house that is a-fire, and I wrote the insurance on his furnitur'." By the time we got to the fire, it seemed 's though half the town was there, and men, wimmen and children kept comin' and gatherin' 'round, like a swarm of bees. The fire appeared to be jest under the roof—where lots of fires begin, because very few persons ever have their chimbls examined in the garret—the most dangerous place of all. The engine

come along on a run, the firemen hustlin' and shoutin', the bystanders yellin', and there was the goll-darndest confusion you ever see—except at a fire.

The folks who lived there were down town attendin' a prayer meetin' and there was no one to home, so the captain of the fire company ordered his men to bust in the door, take a lead of hose through the hall and up stairs, and another one on the outside to throw water on the roof. I told my nephew to get

some of his friends and snake out the furnitur', yank up the carpets, carry out the pictur's and the big lookin' glass, and if there was time (as I s'posed there would be), to bring out the piano, carry it far enough so that the heat wouldn't injure it, and cover it up with blankets, carpets or anythin' that came handy. Jest then



(“I was doin’ a leetle in the way of helpin’ to save the stuff.”)

one of the other agents come runnin’ up, holdin’ up both hands and shoutin’, “Don’t touch that furnitur’! I’ve got this insurance and I won’t have a thing removed.” I was doin’ a leetle in the way of helpin’ to save the stuff, but I said nothin’—only waited to see what my nephew would do.

He looked at me a second. I nodded to him, and he quietly said: “Boys, take out these heavy articles fust; some of the rest can carry out the chairs and other small traps;” and in less than ten minutes ’most

everythin' on the fust floor was in the street, while the other agent kept on shoutin' and stormin' and scoldin' 's though he didn't know what he was about—I don't s'pose he did. Waal, in about half an hour the fire was out. A big hole had been burned through the roof, and the firemen threw barrels of water in the hole. The water soaked off the plasterin' of the ceilin', almost floodin' the fust floor, and that neat cottage looked worse'n a pig pen.

After we got back to the office, I lighted my pipe, tipped back my chair agin' the wall, and said to my nephew: "John, I'm mighty glad I happened to see that fire, for it gives me a chance to make a few observations which may be useful to you." So sayin', I went on: "That man in charge of the firemen (you tell me the actual captain was out of town) lost his head, for instead of keepin' cool and tryin' to locate the fire in the beginnin', he got excited, didn't know what to do, and seemed to think that all that was required was to get water on that house, hit or miss. Now, if he had kept his wits about him, he would have known (as I did) that the fire was in the garret, and would have sent a man on a ladder to cut a hole under the eaves on the east, and another man to cut through the gable on the south, put streams through these holes, cross firin', as it were, and the fire would have been out in less'n five minutes. It takes but a mighty leetle water to put out a fire, if it strikes the right spot, and it is the business of the captain to find out where that spot is. A cool-headed

age that may be sustained by reason of a fire, if it don't amount to more than the insurance, and settlements are allers made on this basis by all honest adjusters. The agent who wrote the insurance has nothin' whatever to do at the time of (or after) a fire,



except to report the loss to the company interested and to find out, if possible, jest how the fire occurred. But if he is present at the time of a fire and the owner don't seem to know what to do, he should, *simply as a friend*, advise him, and not stand

by and see valuable property unnecessarily destroyed. After a fire, he may suggest how the property saved may best be preserved, but, after all, the owner may do jest as he pleases about takin' advice. The fact that you are an insurance agent gives you no right or authority to dictate in such cases, and I hope you will never make such a darned fool and idiot of yourself as that other agent did to-night."

CHAPTER XXV.

COLONEL JOHNSON AND HIS NEPHEW.



Y inspection of my nephew's office and business was interrupted by a fire, as I stated in my last piece, and so the next day I began inspectin' and discoursin'. His office was kept in a fairly good condition, but I noticed that his policies was wrapped up in papers and piled on to the end of a table. So I said, "John, this won't do; them policies is all signed by the officers of the companies, they are all numbered, and everyone must be accounted for. S'pose some mean agent comes in when you are out and gobbles one of the policies, jest to bother you. You will hunt all over for the missin' number, and, not bein' able to find hide nor hair of it, you'll have to report to the company that it is lost or destroyed, and you'll be chalked down as bein' gosh-darned careless, and, like as not, they'll think 'that young feller will bear watchin'.' Or, s'pose some rascally agent gets and uses it, makin' the premium, say, fifty dollars, and puts it in his pocket. If no loss occurs under it, no one will be the wiser, for not one man in a hundred ever reads

a policy or makes any inquiries as to an agent's authority to represent a company. A policy is a policy with most men, no matter whether it is good for anythin' or not. But if a loss occurs, the fat will be in fire, sure 's shootin'. The swindlin' agent will cut and run and you will be called on to explain how the rascal ever got hold of one of your policies, and, as that will be impossible, the situation will be painfully embarrassin'. Now, down to that store where they are 'Closin' Out,' you will find a spool case with six drawers, which you can buy for two dollars, as they told me yesterday. Buy it, have some locks put on the drawers, fold your policies in the middle, and you can not only keep them safe, but they will allers be neat and clean.

"I've been lookin' over your registers, John, and I find that you are doin' quite a nice business, but I notice that nearly every month you've marked some of the premiums 'held.' This has occurred fifteen times in the last year, and there is no notations to show whether you ever have remitted for them, though I s'pose you've settled or accounted for a part of them at least. Now, let's figger a leetle: S'pose you 'hold' one policy a month and then send it in as 'Not taken;' don't you see that you're givin' the folks here twelve months insurance every year and are doin' it on the company's money? Or, s'pose you finally collect all the premiums, but remit a month later than you should. If the premiums average only ten dollars, the companies lose the interest on one hundred and twenty dollars, every year. If a company has one thousand agents, and they all do

as you do, it will lose seventy-two hundred dollars a year in interest by the course you're pursuin'."

John didn't seem to like this sort of figgerin' the least mite; said that mine was a kind of "applied mathematics" he'd never heard tell of before, in insurance 'specially, though he didn't know as he could pick any flaws in my figgerin'. Then he went on to explain about these cases. One was a renewal. He called at the house and left the policy with the wife when the husband was in the country.

John didn't see him for more'n a month, and when he did find the feller, who was a cantankerous cuss, he told John he didn't want the policy, refused to return it, and told the young man he could go and get it if he wanted to.



("Tried to force John to trade out the premium.")

Another was a merchant who tried to force John to trade out the premium. The boy wasn't married and had no use for the goods, but the man said he might give his landlady orders on the store. The woman said she always paid cash and saved ten to twenty per cent.; she expected her boarders to do the same, and if them she had couldn't pay for board in anythin' but cats and dogs, she'd much prefer their room.

Another case was a man who started a factory, gave John two thousand dollars to write, said he didn't know but he'd give him five thousand dollars more after awhile, but got mad when asked for the premium the beginnin'

of the next month. When another month rolled 'round, John politely asked the man for the premium, when he was told, "We never pay anythin' under ninety days." John was in a pickle, for he thought, "if I press the matter, I won't get that other five thousand dollars. He will get mad, will influence his hands agin' me, and I'll lose five or six nice dwellin' risks. I must remit that premium, but haven't got money enough of my own, and



there's nothin' for me to do but to borrow fifty dollars." This he did and paid the company, and after a long time the feller paid his premium, but John didn't get that other five thousand! Is'pose he didn't want it. I wouldn't if I had been in his place.

There was other cases which my nephew explained to me, and ("The same trials and tribulations that seem to foller every local agent as close as his shadder.") I saw that he was havin' jest about the same trials and tribulations that seem to foller every local agent as close as his shadder; but I told him how to get shut of the most of them, though every kind of business had more or less unpleasantness about it and he mustn't expect everythin' to run as slick as grease. There would be some squeakin' of the machinery at times, some broken belts or busted cog wheels, but he must keep right along doin' his level best and I thought he'd average about right in the long run.

CHAPTER XXVI.

COLONEL JOHNSON TAKES AN OUTING.



SOME writer, I don't remember his name, said he'd bet a cent that a man of sedentary habits would do a darned sight more work and better work, too, in eleven months in a year than he could in twelve, if he'd only go a fishin', a huntin', a sailin', or some-thin' of that sort for one month in summer. I don't s'pose I've quoted his language exactly, but I've got the idea all right; and as the summer was so turribly hot and dry, business wasn't a rushin', and the other agent was sick, I thought I'd try the prescription. So I packed my carpet bag, that I had when I came West from old Massachusetts about forty-five years ago, puttin' in a book of travelers' accident tickets, and pinte for Chicago, intendin' to take a trip on the Lakes.

But land sakes! how the village had grown since I was fust there in '56! Then the stores were mostly frame, awful bad risks; the sidewalks had all sorts of levels, like goin' up and down cellar; the roads were 'most as bad as ours in the country, and altogether it was a hard

lookin' town. Now, everythin' was changed. I couldn't recognize a single pint. Nice brick and stone buildin's everywhere, some of them so tall as to make my neck ache when I looked at the top of them; paved streets and sidewalks; street cars on most every street; lots and lots of wires for telegraph, telephone and street cars (I should s'pose they'd be awfully in the way if a fire should break out in one of them nice buildin's); crowds and crowds of men a rushin' and a pushin' and a crowdin' along, 's though each one was an insurance agent and was a hustlin' after a twenty-five hundred dollar risk before another feller could get it! Why, I was lost, bewildered, and didn't know where to go or what to do?

Finally, I saw a place that looked like a tavern, went in, and by gosh! I had hit it the fust time. I marched right up to the bar and seein' that every man who come in wrote somethin' in a big book there, I put on my spectacles and wrote "Colonel Johnson, Johnson's Corners, Iowa, on a tower." I thought the man behind the bar kinder snickered a leetle when he looked at my carpet bag, but he said he had jest remembered a funny story, and put on a sober face and asked me if I'd have a room. I told him yes, but I didn't mostly go to bed in the day time, and asked him where *The Insurance Post's* office was. He looked in a big book and told me it was



("Some of them so tall as to make my neck ache.")

"Number 510 Royal Buildin', take the elevator." I thanked him, told him I didn't take anythin' that time of day, and started out to find the place, which I did after wanderin' 'round and askin' more'n a hundred people.

When I got in your buildin', I went up chamber and asked a young feller who was in one of the bed rooms if that was the *Post* office. "Post Office? no, you old hay seed, that is down on Clark St." I thought he might have been a leetle more respectful, but I didn't say anythin' and after a while I found the right place, but a bright young feller there said you was out of town; gone up in Wisconsin, a fish-in' or somethin', and so I went back to the tavern greatly disappointed, for I'd calculated a lot on seein' the editor who, I guessed, would show me all through his printin' office, as well as the place near by where I'm told they keep a big lot of bulls and bears.



("He said he had
jest remembered
a funny story.")

The next day I went aboard a big steamboat that was goin' down the lakes, paid for a ride as well as for board and lodgin', and the man who took my money gave me the key to what he called a state room. But my gracious! 'twant any bigger than a closet to home where I keep my old boots and things. However, as I didn't expect to stay there except at night, I didn't care. Then I went a ramblin' about the steamboat, found out where they kept the life preservers, where the small boats and the life-rafts

were, thought how they'd manage if they had to use them, saw a parcel of hose and fire plugs and calculated that if we did have to take to the boats, there was enough of them to save us all, and if a fire broke out and the men were well drilled, it could be put out if taken in time and no one need be lost unless he was a durn fool and didn't know how to behave himself. I wasn't a bit uneasy, for I'd been brought up near Cape Cod, had been out to the Banks a fishin', never got sea-



("Somehow didn't seem to enjoy the end of the meetin'.")

sick and knew a leetle some-thin' about boats, but at the same time I thought it was jest as well to know all about these things in case they were needed.

Then I meandered down to the engine room where the machinery was workin' as slick as grease and the engineer seemed to understand his business right up to the handle. I asked him about his force pump. He said it was a mighty good one, would throw one thousand gallons a minute and he guessed he could make it do better than that if it was necessary. "Can you start it from the outside of this room?" "No, I don't want to." "But s'pose a fire should start right here, what then?" "By gosh! I hadn't thought of that! It wouldn't be wuth a red cent, and that's jest the way the 'Lawrence' burned. I can fix that machine so I can make her pump from

the outside and I'll do it as soon as I get back to Chicago." I left him with somethin' to chaw on, strolled 'round, sorter sized up the passengers, had a good supper and was tackled by a confidence man (who was that very same smart Alec who tried to beat old Bill North on an adjustment), but he somehow didn't seem to enjoy the end of the meetin' as much as he s'posed he would in the beginnin'. Then I went to my state room, and the next mornin' I woke up as fresh and bright as a new dollar.

After breakfast I went out on deck where the wind was blowin' fresh and nice and the steamboat was a rockin' and a dancin' about beautifully. There were some dark clouds over in the west, with white curly edges, that I knew meant more wind; and, sure enough, in about half an hour it came along a humpin', whistlin' and blowin' through the riggin', startin' the waves higher and higher, tossin' the boat about 's though it liked the fun. The passengers, some of whom looked rather white about the gills, made a rush for the cabin. I enjoyed myself up there for awhile and then went down, and I'll be darned if the whole crowd wasn't badly scared and some of them had actually put on life preservers.



("I'll be darned if the whole crowd wasn't badly scared.")

I sort of casually remarked to a man sittin' by me that accident insurance was a good thing to have, and

he said, "Yes, I know it and I intended to have some but I forgot it. I wish I could get it now." "Waal, I can fix that," I said, and I pulled out my book of accident tickets and he took two of them for thirty days. Another man, seein' what was goin' on, said he guessed he'd have one and after that they kept comin' until I sold every last one and still they kept on askin' for more. I never felt so mean in my life. Insurance wanted badly and I couldn't supply the demand, and I said to myself, "Colonel Johnson, you don't know beans. The idea of you startin' off with only about fifty tickets when you might jest as well sold sixty or seventy, to say nothin' of disappointin' a whole lot of people and losin' all of two dollars."

You wouldn't care to print all I could write about that voyage, so I'll only say that I got home feelin' better'n I had before in ten years, and the next day I gobbled a big line of one thousand dollars from Deacon Close that I had been after for months.

CHAPTER XXVII.

COMMISSION AGREEMENTS AT JOHNSON'S CORNERS.



MET the other agent yesterday and he looked so goll-darned sober and cross that I asked him what he was grievin' over. He said that one of his companies had busted wide open, a customer had a loss and couldn't get a red cent, and others that he had insured wanted him to pay back their premiums or give them policies for nothin' in his best company. They all were ravin' and snortin' till he didn't know which end his head was on, and he wished he was a boy again, wanderin' by the brook-side or wadin' in the water, catchin' crawfish.

"The worst of it is," he said, "I had given nearly all the men I insured fifteen per cent. off; they don't remember this, but want me to return the whole of the premiums." "If you gave fifteen per cent. off, you worked for nothin', I s'pose," said I, bein' curious. "O no! I got thirty per cent. from that company and could still make as much as you did." "You put 'most everythin' you got into that company," said I. "Yes," he replied, "I was loadin' them down—thought

I was goin' to get all the insurance at the Corners, and was happy as a clam till I got notice the other day that they had gone into the hands of a receiver."

"Now, see here, my Christian friend," I answered, "I'm goin' to talk right out in meetin'. You're gettin' jest what you deserve, and I only wish the medicine was ten times as bitter. In the fust place, you signed an agreement *pledgin' your honor as a gentleman* that you wouldn't accept more'n fifteen per cent. from any



("In plain English, you are a liar.")

company; then you signed a pledge that you wouldn't divide commissions with the insured, but you have done both of these things that you said you wouldn't do. You have substantially admitted that you have no 'honor as a gentleman,' or, if you have the least leetle mite, it is wuth jest fifteen per cent. on what premiums you can collect, and you have sold yourself out for that. Then, in plain English, you are a liar; you have done repeatedly what you promised not to do, and if that isn't lyin', I don't know what lyin' means."

He started to go, but I went on: "Now, don't go jest yet and don't get huffy; I hain't quite come to the Amen part of my discourse. That same company was offered to me, but I knew from their own statement and from the insurance papers which I read, that it was weak, unreliable, had no stayin' qualities, couldn't

last long, and that I might as well enter my old cow at the county fair to run a mile a minute, as to expect that such a company would live and protect its policy holders. I had no intention of acceptin' the agency, but I kinder drew the special agent out gently on the question of large commissions, rebatin', et cetera, and when he said that the agreements and pledges I had made were not bindin', that none of the agents kept them and companies didn't expect them to, that they was 'mere verbiage, dead letters,' et cetera—in fact, tellin' me how cheap I could sell out my 'honor as a gentleman,' jest as you did—I s'pose I got a leetle riled, for I told him that if he didn't get out of my office quicker'n lightnin', I'd put the toe of my number ten boot under his coat tails." The other agent seemed by this time 's though



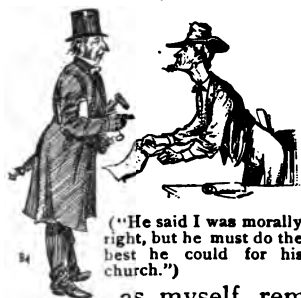
("I told him that if he didn't get out of my office quicker'n lightnin', I'd put the toe of my number ten boot under his coat tails.")

he was not enjoyin' the meetin', so I told him I would consider it adjourned siny dy, but when he wanted to hear another discourse on insurance he might call at my office and I'd try to entertain him some more.

That evenin', while I was smokin' my corn-cob pipe and musin' on the insurance business in general, I got to wonderin' whether, after all, there wasn't some shadder of excuse for the poor cuss I had been lecturin'. I have heard several agents talk jest about

as that special agent did, and even one of my special agents once said to me that he knew that "many of the agents either divided their commissions with the insured or accepted more than fifteen per cent. from some of their companies." This makes it a leetle rough on agents who want to be honest, for they can't compete with the other fellers.

I once lost a thunderin' big line (all of five thousand dollars) on a meetin' house, because I wouldn't



divide my commissions. The Parson said he would like to give me the insurance but the other agent had offered to give him one-half of his commissions. I showed the Parson the pledge that the gosh-darned liar had signed as well

as myself, reminded him that my contributions to his church had been equal to more than one-half of my commissions, but that, as an honest man, I must collect the full premium on every policy I wrote. He said I was morally right, but he must do the best he could for his church; that if the other agent stultified himself, that matter was between him and his conscience; that he was thankful for my contributions, but as they didn't come in when a premium was due, they didn't seem to help as much as if a deduction was made on the insurance premium.

Now, it seems to me that the solid companies and the "compact men" should either enforce their own

rules and regulations or else cancel them, so as to give all their agents a fair shake and make it plain sailin' for us all. They now say if you don't obey these rules, you'll catch Hail Columby, but who ever heard of any penalty bein' inflicted on a country agent? This reminds me of my neighbor, Mis' Sally Zantippe, who has four or five young ones. I have often heard her say: "Now, you come right here, Andrew Jackson, or I'll take your hide right off," or, "If you do that again, Julius Cæsar, I'll make the blood run down your back." But she never keeps her promises, and as the young ones know she is lyin', they do about as they please.

It would make a rattlin' among the dry bones if my suggestion should be adopted, but I'll be gosh-darned if I don't believe it would be better in the long run for the agents as well as the companies.

CHAPTER XXVIII.

COLONEL JOHNSON ON RATE WARS



Y GOSH! it seems 's though there was to be no end to that goll-darned rate war of last summer. I had a big policy of twenty-five hundred dollars which was about to expire on Jedge Lancaster's house and furnitur', and I said to the Jedge, "I s'pose you want that policy renewed, of course."

"Waal, no, I guess not. I don't think you served me jest right, Colonel, in not tellin' me last summer about the low rates you was writin' at. My neighbor says you insured him for five dollars a thousand for three years and now you want me to pay eight dollars a thousand, and mine is a better house than his'n."

"Now see here, Jedge, that ain't at all fair," said I to the court. "I was so gosh-darned busy while that war lasted, talkin' with those who come to my office, calculatin' return premiums, cancellin' old policies and writin' new ones, that I didn't have no time to see you nor any one else unless they called on me.

"The Editor of the *Johnson's Corners Jimplicute* come in and asked me what it was all about, and then

he put a long piece in his paper, headed with great big letters, 'THE INSURANCE OCTOPUS SQUELCHED, THE PEOPLE'S INNINGS NOW,' and I s'posed you and every one else read that piece. The Editor said that 'It was as clear as that the great luminary in the heavens was diffusing its effulgence at noonday, when there was not a cloud to be seen in the circumambient atmosphere of the dome of heaven, that these great soulless corporations had been robbing the dear people for lo these many years, or they could not now write policies protecting us from the destructive ravages of the lurid flames, for the small sum of twenty-five cents per one hundred dollars,' and a whole lot more gosh-darned nonsense, but most of our folks thought it 'remarkably fine and so



(The Editor and his shadow.)

truthful.'" "Waal," said the Jedge, "I didn't see that villainous *Jimplivative*. I've had no use for it since it attacked me so savagely when I was runnin' for the legislature; but I presume you *must* have been busy those days."

"Busy? That's no name for it," I replied. "I was overworked, was so tired at night I could scarcely sleep, never finished my work in any one day, and the worst of it was, it didn't pay me scarcely anythin', for the money I had to give back on old policies was in

some cases more'n I got for the new ones; and when the war was over, the total footin's showed mighty leetle profit." I finally coaxed the Jedge to let me renew his policy, and I was happy as a clam for a leetle while.

Then the Widder Coonrod come bouncin' in, threw down a policy which had about a year to run and said: "Colonel Johnson, I want you to give me back the money I paid for that policy, right away. I'm goin' to get my insurance from the other agent. I won't have



("I say it to your face, you're a downright swindler.")

anythin' to do with such a cheatin' rascal as you be, if you are a Deacon in the church. Why, you charged me thirteen dollars for a thousand dollars insurance, and Mis' O'Flaherty, across the street, has jest told me you charged her only five dollars for a thousand; and I say it to your face, you're a downright swindler to cheat a poor widder woman in that way. You took good care to get your own insurance cheap and to favor your own cronies, but you never said a single word to me, and I won't stand it."

She went on with a whole lot more of her jawin' and scoldin', and wouldn't let me get a word in edgewise until she was tired out. Then I explained to her that the rate I charged her was exactly right when the policy was written, for there was frame houses within ten feet on each side of her'n; that last sum-

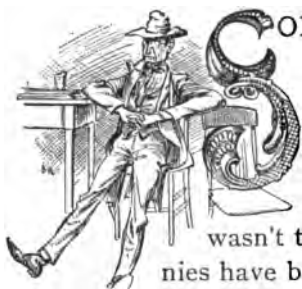
mer the companies said they wouldn't charge anythin' for exposures and reduced the rate down to five dollars a thousand for three years; that I hadn't canceled my own policy and hadn't gone out huntin' policies to cancel for any one. I tried to pacify her all I could, but she wouldn't listen and finally trotted out of my office as mad as a wet hen, leavin' her policy on my table. I s'pose that "the incident is not closed," as the diplomatists say, and guess I shall hear of it all over town, for Mis' Coonrod has a turrible long tongue and she likes to use it.

The managers understand their own business fust rate, I s'pose, but it is possible that they made a mistake this time. At least, it looks so to me. I know what the war was all about, but it seems to me that in the fust place, I never would have knocked off the charges for exposures. There was a good reason for loadin' them on, and none at all for throwin' them overboard, so far as I can see. Then, instead of cuttin' down rates so that neither the companies nor the agents could make anythin', and, worse than all, makin' the people think that the companies could do business for less than half what they used to charge and therefore had been swindlin', I wouldn't have reduced the rates one red cent, but would have told the agents that they might keep half the premiums, provided they didn't give the insured any part of the commissions; if they did, the agency would be taken away at once; and I would have had preachin' and practicin' go together in this case, as sure as guns.

The leetle companies that had been bribin' agents with large commissions couldn't have followed suit very long, and they would have been obliged to yell "Peunk!" in short order. The agents would have worked like thunder to get all the business they could on the books, the folks that wanted insurance would have been satisfied then and thereafter, and country agents like me wouldn't have been pestered and insulted by such unreasonable persons as Jedge Lancaster and the Widder Coonrod. That's the way it looks to me, anyhow, but as I am nothin' but an old country agent, I s'pose I'm all wrong, only I'll be gosh-darned if I can make it appear so jest now.

CHAPTER XXIX.

COLONEL JOHNSON HAS THE BLUES.



COME time ago I wrote a piece about the after effects of the rate war of last year. I mentioned some of the trials and tribulations that I had experienced, but by gosh! that wasn't the worst of it, for my companies have been gettin' after me with sharp sticks because their business has been "fallin' off," as they say! Why, gosh-darn it! they seem to forget that, in the fust place, they took off all charges for exposures, reducin' the rate one-half in some cases, and then made the rate on dwellin's twenty-five cents, so that all I got from a big policy of two thousand dollars on Noah Dunavan's house and furnitur' for three years was ten dollars, when he had paid me thirty-two dollars for the same insurance ten months before. And that wasn't all. When he had it canceled and a new policy was written, the return premium on his old policy was sixteen dollars—new premium, ten. I lost two dollars and forty cents in commissions, and gained one fifty on the new policy. Now, Mr. Editor, you jest take your pencil and figger

out jest what the loss and gain was in this case. I'm too gosh-darned mad to do it, even now!

Some of the other cases wasn't so bad as this, but I had to cancel and rewrite 'most all of my dwellin' business at the low rates, and now I'll have to wait from ~~three~~ to five years before I get any more, except what leetle may come in from the few new houses that



("By gosh! I didn't like the looks of this myself at fust.")

are bein' built. Besides all this, the rate on the brick store was cut down fifteen cents, and that made a difference in gross receipts, even if I renewed every policy. It seems 's though the managers didn't consider these facts at all, and only looked at the footin's of my monthly reports. One of them sent me a receipt, and he had on the bottom:—

"Receipts for October, 1897, . . \$50.25

Receipts for October, 1898, . . 15.75

Decrease for October, 1898, . . \$34.50!"

By gosh! I didn't like the looks of this myself at fust. So I got out their register and found that jest exactly forty dollars of their 1897 receipts was for premiums on dwellin' business, and I had actually made a gain of five dollars and fifty cents that month, accordin' to my way of figgerin'. If the managers would only add to their notations on their receipts one more line—"Premiums expirin' durin' the month of

———, 1898"—I could tell whether I was gainin' or losin', and if there was much difference between "Premiums written" and "Premiums expirin'." I would look over my expirations and register to see whether I had skipped anythin', for although I aim to be very careful and accurate, I can make a mistake. I never knew of but one man who said he "never made an error," and he skipped to Canada because he made the mistake of considerin' other people's money his own and of lyin' and swindlin' generally.

"But to resume," as our Pastor says. The companies isn't the only sufferers because business is fallin' off, by a darned sight! Why, I used to make all of twenty-five dollars a month out of the insurance business, and this, with what I got off from my farm, made it quite easy sleddin' for me. I could pay my office rent and grocery bills promptly, and no man had to dun me twice for a bill. But now, what with reduced rates and other causes which I will discourse on some other time, I only get about fifteen dollars a month from insurance, and I have actually been obliged to ask one or two men I owed to "call 'round again" some time. It went turribly agin' the grain, darned if it didn't, and I felt mean and sheepish, but I had to do it, because I couldn't pay down on the nail.



("I have actually been obliged to ask one or two men I owed to 'call 'round again' sometime.")

The papers talk about "improved conditions," "resumption of business," "greater prosperity," and a lot more "cheerin' intelligence," but by gosh! it don't seem to apply to local insurance agents, or at least not to the "Old Colonel," for I've never run agin' such a hard row of stumps as I have for the last year or so. I sometimes think I shall have to quit the business, but I can't go back to my farm. I ain't as spry as I used to be, and, besides, I've rented my leetle farm for five years on shares. Sometimes my shares look pretty peaked, too, if the season has been bad. I s'pose I might act as a book agent, or go to peddlin' churns or washin' machines, but somehow I don't hanker after any of them kind of jobs, and I do like insurance fust rate.

Mebbe things will take a favorable turn one of these days, and I won't have to go out of the insurance business. A man once had a soothin' sort of an idea that "God tempers the wind to the shorn lamb." I ain't much of a "sheep" myself (perhaps not the kind that chap meant), but I don't mind mentionin' that I do seem to have been sheared pretty close the last few months, and that the breezes have been decidedly sharp and piercin', without any temperin' in them to speak of. Mebbe that'll get mixed in after awhile, and what now feels like icy blasts will change to gentle, balmy zephyrs.

CHAPTER XXX.

SOME FOLKS AT JOHNSON'S CORNERS.



I S'POSE the folks at the Corners will size up about the same as to intelligence, growlin' about rates, dammin' insurance companies, and other such-like interestin' and attractive traits of character, as they do in other towns. Course they ain't all alike, no more'n a bunch of fifty horses and colts would be. Some horses and colts is nice, knowin' critters that would drive right along beautifully, single or double, or carry a man on their backs as easy 's though he was in a rockin' chair, while others would kick over the traces or knock the dash-board 'all to flinders the fust time you hitched them up; or, if you tried to ride one of them, they'd buck and kick and snort as if the very Old Harry was in them, and you'd probly get off and go into the house limpin' and cussin' and swearin'. It is jest so with our folks.

Now, there's Edward Gage, for instance, who once had a cigar store and factory here. He was jest as nice a man as ever stood in shoe leather. He hated

anythin' leetle or mean as he did the devil himself. He was a broad-minded man, liberal in his views on religion, politics and everythin' else, tried to see all sides of a question, 'round all the corners and into the cubby-holes, the good as well as the bad side, and if he once become one's friend, he'd stick to him through thick and thin, unless a feller played a dirty, mean trick on him. Waal, there was a time when rates went all to pieces (everybody was pressin' for reduced



("They'd buck and kick and snort.")

premiums), and when Gage's policy expired, I renewed it, without sayin' anythin' to him, at one instead of the one and a half that he'd been payin'.

When I took it over to him, he said: "See here, Colonel, seems to me this premium is not as much as it was last year; how is that?" I told him that there was a sort of a rate war goin' on, and that I didn't intend to impose on my friends and make them pay more'n the other agent would charge. "Waal, that's all right from one point of view," he said. "I don't care to pay over market price for insurance, no more'n I do for my stock, but I want *insurance*; I am willin' to pay for it, and if your company can't afford to carry my risk at your new rate, take this policy right back and write another one at last year's figures."

I told him that this was purely a local affair and wouldn't last three months; that cut rates at the Cor-

ners' wouldn't amount to a hill of beans to the company, for if it lost a leetle money here, it would make it up somewhere else. But by gosh! there ain't many Edward Gages livin'. They are scarce as hens' teeth; I never met one before nor since, and I think he ought to have a gold medal—darned if I don't!

A few days after, Otto Kutze called at my office to see about his insurance, which would expire in a few days, and said: "I understand that this cursed Insurance Octopus which has been robbin' the people so long, is as dead as a door-nail, and I want to know what rate you will make for me this year?" "Insurance matters is ruther at loose ends at the Corners jest now," said I in reply. "We are sellin' our goods at less'n cost, same's Jack Enslow did jest before he failed,—only we don't calculate to fail right away, for all the policies we've got out here don't amount to a pinch of snuff compared with all we have in force, and this is the only place in the United States where there is any cuttin' of rates goin' on. I s'pose if I take off one-third the premium, that will be satisfactory, won't it?" "I don't know about that," said Kutze. "Guess I'll go over and see another agent and let you know later."

I knew that the other agent would cut off two-thirds of the premium to get this business on his books, and so I told Kutze I'd renew at half the old rate and he said that was satisfactory. I hated like pizen to do this, but I didn't want to lose this business, for I had had it for the last five years and I felt cer-

tain I could keep it when there was no cuttin' goin' on. I had only jest sot down when Kenneth Campbell come in with a policy I had written for him about six months before, and which he wanted canceled and a new one written at the reduced rates. The premium on the policy was fourteen dollars, which was correct when it was written. Now, by takin' off charges for exposures and usin' current rates, the price would be only five dollars for the same insurance. I figgered it up and found that by chargin' short rates for the time it had run, there would be nine dollars and eighty cents comin' to him, so that the account would stand—

Return premium.....\$9.80

New premium.....5.00

I would then give him.....\$4.80

in cash and insurance for three years more for his old policy, while I would make a net loss of seventy-two cents, to say nothin' about the figgerin' and the jawin' and arguin', for I had a whole lot of that to do.

He at fust said: "I presume you will not charge me anythin' for the short time I had this policy, will you?" "If your house had took fire while you've had this insurance, you wouldn't have asked the company to pay you anythin', would you?" "Of course I would," said Campbell. "What is the use of payin' for a policy if you don't get somethin' when your house burns up?" "Waal," said I, "the company has been carryin' a risk of one thousand dollars for you and you'll have to pay for it, sure as shootin'." "I shall

have to stand it probly, but it looks cussed mean for you to charge me for the short time the policy has run when I've had no fire. Let's see, I paid you fourteen dollars, and have had the policy five months—" ("Five months and twenty-four days," said I, but he paid no attention and went right on)—"that will come to about two dollars and a quarter; I'll stand a shave of two dollars and say no more about it." "By gosh! you'll stand more than that," said I. "Your policy permits you to have it canceled at any time you please, but if you want to give it up, you must pay short rates for the time it has run. It has been in force nearer six 'n five months, and I shall have to charge you four dollars and twenty cents, jest as your policy says."



"By the jumpin' Jehosaphat! that is downright swindlin'," he shouted; "and I won't permit you nor any other live man to impose on me in any such outrageous manner; you are intendin' to put this extra money in your own pocket, I think." "Hold on there, you gosh-darned nickel squeezer," said I. "You are insultin' me, and I don't want to insure any such stingy, narrow-minded man as you be, for if you had a fire, you'd want pay for twice as much as you'd lost, you'd fight with the adjuster and make it mighty hot for him, and you'd tell every man who would listen to

("You jest sign the cancellation receipt.")

you how the company had cheated you, even if it had paid you twenty-five per cent. more'n you was entitled to. I thought I knew you, but I *didn't*, and I don't want to do no more business with you, darned if I do! So you jest sign the cancellation receipt, I will pay you the return premium comin' to you, and then I want you to get right out of my office."

The war lasted about three months, I fightin' terrible hard all that time. The skies become bright and clear after awhile, but there was some bad scars and other evil effects left which was lastin' (same's there allers is after a battle), for when the old rates was restored, there was growlin' and kickin' all over town, 'specially among them that hadn't had policies written or renewed at cut rates.

CHAPTER XXXI.

ORGANIZING A MUTUAL AT JOHNSON'S CORNERS.



S I was sayin' in my recent piece in your paper (and a gosh-darned good one it is, too), some of our folks kept right on growlin' and cussin' and discussin' insurance companies and rates, and finally the *Jimplicute* come out with great big head-lines and a whole column of gosh-darned stuff, which showed as plain 's day that the writer wasn't any better acquainted with his subject than I am with the Emperor of Germany.

The *Jimplicute* wound up with: "How long, O! how long will the dear people of Johnson's Corners, in the grand State of Iowa, endure this gross imposition, this robbery, this filching of our good citizens' hard-earned money by this enormous, detestable, hydra-headed Trust!!! It is high time that it was stamped upon most vigorously; that its head was smashed flatter than a pancake; that its wings were clipped and its vile body cast into the sea and buried fathoms deep in oblivion! We urge our people to hold an indigna-

tion meetin' at the Court House next Saturday night, pass resolutions expressing our deep disgust and our bitter hatred of these grasping, damnable insurance companies, thus driving them out of existence, and then form a Mutual Company, thereby saving nine-tenths of the money now wrung from our beloved citizens."

When Saturday night come, the Court House was crammed with men, wimmen and children. Jedge Lan-



("Crush the voracious Octopus which is robbin' the good people.")

caster was chosen Chairman and Edward Gage Secretary. When the fun begun, I was settin' way back in the room, listenin' and enjoyin' the proceedin's. The Editor of the *Jimplicute* mounted the platform with a roll of paper as long's your arm and begun readin' it, the crowd applaudin' when he made some fine point—as he and they thought—or got off some of his hifalutin' phrases, which really didn't mean anythin' at all. He finished with a resolution de-

nouncin' insurance companies and with another to the effect that the citizens of Johnson's Corners "now proceed to organize and forever maintain a Mutual Fire Insurance Company, and thus not only save a very large sum of money, but also crush the voracious Octopus which is robbin' the good people of our peaceable and law-abidin' town." He sot down, and cheer after cheer, long and loud, was given.

When the noise stopped, speeches was made—all on the same line—everyone usin' the words, "As our talented and eloquent Editor has said," and followin'

his trail, but not one of them givin' any facts nor figgers. All seemed to think that if they had a mutual insurance company, they wouldn't have to pay anythin' to speak of in the way of premiums.

I s'pose if the resolutions had been put to vote jest then, they would have carried almost unanimously, but the Jedge, who is a long-headed man, said: "This is a subject of no leetle importance, more so than perhaps some of you realize; it deserves the most careful consideration, and if there are any persons present who can inform the meetin' more definitely as to what is proposed to be done, how it may be accomplished, and what the probable result of our action will be, I would like to hear from them, and I trust you will pardon me for sayin' that, in my opinion, abuse and vituperation (though perhaps justifiable in some cases) are not argument and can have no weight with rational people like those now before me."

Josephus Gammon then got up, made a long, ramblin' speech full of soft sodder and blarney, alluded to "our very intelligent and cultivated people," "our wise and thoroughly competent business men," "our beautiful and thoughtful ladies who have graced this meetin' with their presence," but said nothin' at all within gunshot of the resolutions except that, in his judgment, there could be no possible doubt that the insurance companies demanded much higher premiums than was at all necessary and that they ought to be contented with a profit of seven or eight per cent. interest instead of the twenty-five or thirty per cent.

they was now makin'. Some one in the audience yelled out, "Say, 'Joe' Gammon, would seven or eight per cent. profit satisfy you? How much do you make on hardware, anyhow?" The boys snickered, the Jedge pounded with his gavel, said "Order must be strictly maintained," and complete silence followed, but no one rose to speak.

Finally the Jedge said: "I observe that Professor Longfellow is in the audience and I would like to hear



("Say, 'Joe' Gammon, would seven or eight per cent. profit satisfy you?")

from him." The Professor rose and said he believed no one should discuss a subject with which he was unfamiliar. It would be like expressin' an opinion of a book after merely readin' the title page. He had read somethin' on insurance, but had not studied the subject as carefully as he would hereafter, and therefore was not prepared to advance

any arguments either in favor of or against the resolutions under consideration. He thought the first resolution should be eliminated as being irrelevant to the second, and that the second should receive deliberate and careful attention, and judgment be formed only after all the information obtainable on the subject had been judiciously weighed—and for this, time was necessary. He therefore suggested that the resolutions go over to next Saturday night.

Mister Snap thought we could act now as well as at any time. There could be no question that rates at the Corners was exorbitant, as had been clearly shown by Mister Gammon. "We *must have* insurance—business cannot safely be done without it—but we are payin' altogether too much for it; we can get it at cost by formin' a mutual company, and the sooner this is done the better, and I move that both resolutions be adopted." No one seconded the motion, but there were cries all over the room of "Vote!" "Vote!" "Vote!" while the boys, jest for fun, increased the confusion by sounds of crowin' roosters, hootin' owls and brayin' donkeys.

When order was restored, Secretary Gage said: "I see my old friend, Colonel Johnson, is present and I request him to come forward and address this meetin'." The call was repeated all 'round the room, so I moseyed up to the platform and said:

"Mister Chairman:—I swan! This don't seem 's though it was any of my funeral, darned if it does, but as you know, I am allers ready to do my part to promote the interests of our town, and if a local fire insurance company, either stock or mutual, will benefit our folks, you may count me in every time. I've been studyin' insurance for the last ten years, and I'm studyin' it yet and learnin' somethin' nearly every day, for it is a gosh-darned big subject, as you'll find if you ever tackle it. I've listened to all that has been said to-night, and the whole bunch of it don't amount to a hill of beans. Not because the speakers are darned

fools, for they ain't by a long shot, but simply because they hain't never thought it would pay to give the same attention to insurance that they give to their own regular business, and so they have been tryin' to tell what they didn't know, and by gosh! that's a mighty big job for any man.

"Insurance is based on the law of average," I went on. "The companies try to find out about how many buildin's of each kind will burn in a year and then to get enough of them on their books so that the premiums on the ones that don't burn will pay for them that do, as well as for the expense of doin' the business and a small profit besides; but the rates is so low that the best they have done in the last ten years has been to make less'n five per cent. annually, instead of twenty-five to thirty per cent.; as our romancin' friend stated awhile ago. Of course the money these companies has invested in the business has earned some-
 thin' besides, but it would have worked jest as hard outside of the insurance harness as in, and there would have been no danger of a runaway and smashin' the whole rig, horses and all, at one lick, as there is now.



("I've given you a few facts to chew on.")

"The larger the business and the more widely it is scattered the safer for the insurance companies (as well as for the insured), for if they lose heavily in one town, they'll make it up in a hundred or more other towns where the losses is less. If a company has in-

surance on five hundred grist mills and one or two of them burn, the premiums on them left will pay for the ones that went down; but if it had only one insured and it burned, there would be nothin' comin' in to help pay for it. Jest so it would be if the business was confined to one town (for they do sometimes burn, as at Oshkosh, for instance); there would be no more premiums paid, the cash on hand would be used up so far as it would go to pay losses, and the stockholders would have to pony up the balance. It would be worse if the company was a Mutual, for you'd have no money on hand, but you *would* have a turrible heavy assessment to pay and there would be no gettin' out of it; for every man in a Mutual actually mortgages his property to secure his liability to the company, and there's no dodgin' it except through a bankruptcy court.



("So they adjourned.")

"I've only jest talked 'round the edges of the subject, as it were—there ain't time to say no more now—but I've given you a few facts to chaw on; and after you've digested them, you probly won't be so fierce to organize a local insurance company as you be now; you'd lose money by it in the long run, sure's you live." Somehow the meetin' sort of quieted down. No one had nothin' more to say, and so they adjourned.

CHAPTER XXXII.

COMPETITION AT JOHNSON'S CORNERS.



THE Corners is improvin' immensely. Everythin' looks as bright as a new cent and our business men are feelin' good. We've got a new cheese factory (they call it a "creamery," I believe), and we will have a brickyard started in about a month. A man was here the other day talkin' up a tile factory, and says he will build it, sure, if that railroad that was surveyed through the Corners last fall is built, and we think that it is a safe thing to bank on. We have subscribed all of five thousand dollars, and have agreed to give them the right of way through the village and five acres of land for the depot. I knew things was brightenin' up, and so I accepted the agency of the Yosemite, a splendid company with all of fifty thousand dollars cash capital—though, of course, I shall not go back on the Spread Eagle and the Nutmeg. But as they cannot carry all the new risks I hope to get, I wanted to be loaded for bear, for by gosh! I can't afford to let any good business get away from me these days.

I was settin' in my office, musin' and feelin' good over the prospects for earnin' more money, smokin' my corn-cob pipe, and was as happy as a clam, when in come a man dressed somethin' like a farmer (but I knowed he wasn't a farmer, for farmers don't have small white hands and shiny boots like he had), and he said: "Colonel Johnson, I presume." I said I s'posed that was the name I was goin' by jest at present. "Allow me to present my card," said he. I



("I accepted the agency of the Yosemite.")

I looked it over and saw that he was a special agent of the Napoleon Buonapart Lloyds, a concern I had never heard of afore, and I told him so. "Why, bless your heart, Colonel, this is an old company," he started in to say, and then changed to "institution." 'Twas started all of five years ago, had fust class backin'—twenty-five capitalists wuth

from five to twenty-five thousand dollars each—was patronized by all of the leadin' business men in Oskaloosy, Day Moine, Davenport and other large cities; its policies was as good as wheat, and the "institution" was as sound as a dollar.

I told him I s'posed he wasn't lyin', but I had three good companies that I knew all about, and didn't need no more; there was seven or eight companies in town now, and I ruther guessed they could cover all there was at the Corners to be insured. "But you forget, Colonel, that there is to be several factories and other

buildin's to be erected here in the near future, and they must have the protection of fire insurance." I told him I wasn't forgettin' as much as he s'posed; that I had jest accepted the agency of another company to meet that emergency; that the other agents had two or three companies apiece, and that there wasn't business enough for no more, even if all the factories he spoke of should be built.

He said that he came here to get an agent, and that if I wouldn't take his supplies, he would start a new agency. I told him there was no law against that, but I s'posed any new agent would find it mighty hard sleddin' and wouldn't get rich in a year or two out of insurance at the Corners. He left feelin' rather huffy, and, after rootin' 'round all day, appointed Pat O'Flannigan as his agent. Pat was a good, honest man, a tiptop blacksmith, could read and write, but didn't know no more about insurance than a cow does of logic; but he said he had got rather tired of shoein' horses and hammerin' iron and he wanted to get into somethin' easier.



(Pat O'Flannigan.)

Not long after, another special agent come along and the same potato patch was hoed over again—only this time the new agent had been a clerk who had lost his job somehow or 'nother. Then another clerk, who was in the same boat, applied for the agency of three companies, and by gosh! he got them, too! He said

that it was no trick at all to write an insurance policy; *he* didn't need no "instructions" on that point. All there was for him to do was to sail in and get the business, and that was jest what he was goin' to do; he'd show the other agents a thing or two they had not thought of. These new men accepted all of the agencies offered them (some of them tried to steal away my companies, gosh-darn 'em!), and so we had six agents representin' thirty companies, when there was

only business enough for one agent and about three companies.



("All was hungry and squealin' most of the time.")

Most of my customers stuck by me. They said they "was not goin' back on the 'Old Colonel';" but I lost some business, 'specially from folks who wanted me to trade out premiums and one or two who had been awful slow in payin'

up. The other agents lost more'n I did, but the new men didn't get business enough to amount to a hill of beans, jest as I s'posed would be the case. No one was satisfied; none of the agents, old or new, could make any money; the companies growled because the "volume of premiums" was small and agents was so slow in remittin'; altogether, business was in very bad shape. It was like tryin' to fat twenty-five shoats on a peck of corn a day for the lot. Some of the strongest would get two or three ears, others get only a nubbin, and all was hungry and squealin' most of the time.

CHAPTER XXXIII.

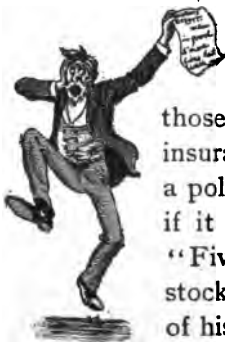
QUEER AGENTS AND PECULIAR UNDERWRITING AT JOHNSON'S CORNERS.



SOME of the new agents, includin' the one who "didn't need no instructions," do make the goll-darndest blunders, especially in makin' endorsements, I ever did see; and when they send in their reports (if they know enough to do so) I s'pose the managers must feel like cussin', laughin', or dancin' a hornpipe right before folks in their offices, darned if I don't! I get hold of some of these "gems" once in awhile, by havin' policies brought to me when additional insurance is wanted, when business comes to me from other agents, or when some of the men insured come to me with policies and say, "Colonel, that agent over on the corner has jest wrote somethin' on my policy and I wish that you'd see if it's all right." They know that experience is wuth somethin', that I am the oldest agent here, and that I do study my business. I s'pose I ought to consider such requests as bein' cheeky and have nothin' to do with their policies, but everybody is so friendly here at the Corners that

the folks would think that I was as cross as a bear with a sore head if I refused to do what they wanted. The companies now have so many printed forms that any one but a leatherhead ought to be able to write 'most all common kinds of policies, but these new men do make lots of blunders, and the only thing which saves the companies from lawsuits and the insured from cussin' and swearin' is that most of these policies

don't have to stand a fire.



(“I s’pose managers must feel like cussin’, laughin’, or dancin’ a horn-pipe.”)

Jim Willard had a stock of goods in a two-story buildin’, and one of those fellers coaxed him so hard for the insurance that he told him he might write a policy. Then Jim come to me to see if it was all right. The policy covered “Five hundred and fifty dollars on his stock of goods on the first floor and cellar of his store, and fifty dollars on his counters, shelvin’ and show cases.” I knew that Jim had at least a quarter of his stock on the second floor, and had a real nice stove, wuth all of ten dollars, and a safe and one of those new-fangled “cash registers,” as well as a good desk, table, chairs, et cetera. So I said, “Jim, this policy is all right with a few exceptions. It don’t say what kind of goods you are keepin’ and it don’t cover nothin’ at all up stairs.” “The hell it don’t!” broke in Jim. “No,” said I, “it don’t tell where your store is—don’t even say it’s at the Corners—don’t cover your cash register, desk and other furnitur’, and only covers

about three-quarters of what you s'pose it does. With these exceptions, it is tol'able good." Jim wanted me to write out a form for him, but I told him I couldn't afford to do another agent's work for nothin' and that he had better take his policy back, have the agent increase the amount on store furnitur' to a hundred dollars, point out the few triflin' errors I had mentioned, and tell the agent to try again. Jim did so and got it somewhere near right, but I'll bet a cent that the business will come to me when the policy expires.

Rod. Stocking had a big stock, wuth all of twenty-five hundred dollars, of dry goods, groceries, boots and shoes and other stuff, in a two-story buildin' with a one-story addition 'most as big as the other part, the second floor bein' occupied as a printin' office. He had a thousand dollars' insurance with one of the new agents who had agreed to trade out the premium, but along last fall he come to me and told me he would give me some insurance if I would trade out the premium, same as the other agent did. I told him "No," for I had to pay my companies cash every month; that tradin' out premiums was usin' money that didn't belong to me; that agents who did this were sort of stealin' other people's money, and that if I wrote a policy for him I must have cash, but would pay him cash when I bought anythin' at his store. "You are takin' some risk in insistin' on agents tradin' out their premiums," I said, "for if the agent don't pay his companies and you do have a fire, you may not get a cent of insurance. The 'consideration' on which policies

are based will have failed; the contract never had been completed and was all one side, like a jug-handle."

He finally said he guessed what I said was all right, and so I went over to his store to get a copy of his policy form, explainin' that all policies on the same property must read alike. The policy mentioned some of the leadin' articles of the stock, and wound up with, "And such other goods as is usually kept in a fust-class store, contained in a two-story brick buildin'," et cetera, but didn't say anythin' about what was in the one-story part, nor anythin' about the printin' office upstairs, and was a botched up form at the best. I showed

Stocking jest what kind of a policy he had, and told him I must make mine jest like that, or the other agent must copy my form. Rod. told me to write my policy as it ought to be written and he'd make the other agent copy it; which he did—though it made the other agent as mad as a hornet because he had to do it, for he said his was a better form than mine.



("I heard guns and pistols make lots of noise and bullets singin'.")

But the funniest form of policy I have seen in a long time was one that was written by one of the new agents and read: "One thousand dollars on his two-story dwellin', occupied by a tenant with a stone basement." The same feller wrote this form: "Five hundred dollars on pianos, organs, music, guns, pistols, and other musi-

cal instruments." When I was down South some years ago, I heard guns and pistols make lots of noise and bullets singin' along quite lively, but I'll be darned if I knew before that such weapons was classed as "musical instruments."

A special agent of the Hercules called on me the other day and said: "Colonel, if you can't find room for my company in your office, I shall pack up my supplies and send them home, for I can't stand that agent I appointed last summer no longer.



("The liability of the said company is deceased.")

He thinks he knows more than any other man in town; I can't teach him anythin', for he says he has 'got the insurance biz down fine,' but he don't know enough to last him over night. Here is a gem I jest picked up in his office," continued the special agent: " 'I, J.

Adams Stubbs, insurance agent at Johnson's Corners, certify that Paul Jones, located at 10 Main street, insured against fire in the Hercules No. 156, left town on or about January 5th; that he took with him the said policy; that the said Paul Jones removed all of his property from said buildin' where said policy was in force, and therefore the liability of the said company is deceased.' "

You mustn't think, Mr. Editor, that these samples of fine underwritin' are inventions of mine, for they ain't. They are strictly genuine, and any manager can find a plenty of similar cases right in his own office.

CHAPTER XXXIV.

COLONEL JOHNSON ON SPECIAL AGENTS.



I S'POSE I have known not less than twenty special agents since I've been in the insurance business, and the most of them was all-fired nice fellers; but some of them wasn't, by a long shot. I remember one who used to come and see me when I had the Buckeye. I liked him fust rate for a long time, for he was a real pleasant feller, knew a darned sight more'n I did about insurance, and was allers willin' to post me up on points that I didn't fully understand.

One day when he called on me, he give me this conundrum: "Colonel, I've jest settled a loss where the property was wuth fifteen hundred dollars. The policy was for one thousand and the buildin' all burned down and the machinery was ruined. How much did I pay?" "Why, a thousand dollars, of course," I answered. "No, I didn't—I paid him only eight hundred and seventy-six dollars and forty-three cents. You see, there was some old machinery in the buildin' and I made him believe it was wuth six hundred and

twenty-three dollars and fifty-seven cents, and so I made about one hundred and twenty-five dollars salvage—though (between me and you) the machinery wasn't wuth any more'n so much old iron." "Well," I said, "you may think that was pretty slick work, but it looks to me jest like stealin'—I'll be darned if it don't!—and if you ever try any of that kind of tricks on my customers, I'll see that you have a free ride, straddlin' a rail, out of town, by gosh!" He didn't like that sort of talk and said so. But I told him that



("I'll see that you have a free ride, straddlin' a rail, out of town.")

them was my sentiments, and I'd pack up his supplies any time he wanted them, but he said he couldn't think of disturbin' an old agency like mine.

I then sot down to smoke and muse over the situation. The company was solid, would accept fair lines on anythin' that was insurable if the rate was high enough, and the moral hazard all right, and the manager was pleasant. Everythin' was movin' along as slick as grease, but I was afraid that the gosh-darned special agent would try some of his monkey-business on my customers if they had a fire, and so I decided not to renew any policies in the Buckeye, but write them in some other company as they expired. After a few months, Mister Special come again, said he noticed their business was fallin' off, and didn't know but he'd

have to pick out another agent. I told him I s'posed that was the best thing he could do, for it didn't agree with my constitution to work under a man who could make a salvage on a total loss where the property burned was wuth fifty per cent. more'n the amount of the policy.

Another special agent (whom I afterward found to be one of the nicest men that ever grew) used to bother me like the mischief when I fust knew him. He would come into the office, smilin' and genial and pleasant, look over the register, then put on a long face and say, "Colonel, this won't do; we must have more business, and I want you to increase it this year." I would explain that there was very leetle new business to be had, that his company got one half of all I could rake and scrape up, and I wouldn't and couldn't do any better for him. On his next visit he said: "I see, Colonel, that you have given us some new risks; our premiums for the last year were two hundred and forty-eight dollars and twenty cents—and now we must have five hundred dollars during the next year, for neither the manager nor myself will be satisfied with less." I told him that the manager knocked me out of a fifty dollar premium by declinin' a line on our tile works; that I was doin' my best, and was more anxious to earn money than he was to have me, and that I s'posed the best thing he could do would be to hunt up another agent, for I guessed no man could get five hundred a year at the Corners for any one company. But he wouldn't do that; said he knew the company

was safe in my hands, and he wouldn't have another agent nohow. I began to think he might change his mind one of these days, and after that I didn't put a thing on his register that I couldn't control if I lost the agency. After awhile, we knew each other better, and I learned that his gosh-darned sharp talk was only what he thought was "spurrin' up the agent." He was keen enough to know that stickin' the spurs into a willin' horse might make him balky—so he quit that sort of talk and his company got more business.



("Stickin' the spurs into
a willin' horse might
make him balky.")

Another special was one of the best specimens of a high-toned, perfect gentleman I ever saw. He was as sharp as chain-lightnin', understood the insurance business right up to the handle, kept well posted on the current events of the day, didn't put on no airs, and treated me jest as though we had been chums from boyhood up to date. He would look over the register carefully and would sometimes say: "The business you are givin' us, Colonel, is all right and satisfactory as to quality; but a leetle more of it wouldn't overload us, though I am confident you are doin' all you can for us and we must be content to wait for the town to grow, when I am sure you will not forget us." "By gosh! you are jest right there, Mister Urbane, and the fust good risk I can get you shall have—sure as shootin'."

I allers felt better after a visit from this special,

generally learned somethin' new, felt like I was talkin' to a personal friend, and only wished that he could come oftener, and told him so. He said he allers made it a point to stop at the Corners whenever he could, for he enjoyed our pleasant talks, but he had a large field to take care of, and some agents needed a good deal of watchin', so that he couldn't come as often as he would like to. And he added, in his pleasant way: "Frequent calls on you, Colonel, are really unnecessary, for we know that you won't give us any risks that we oughtn't to have, that what you tell us about property covered or persons insured may be relied upon, and that you will give us our fair share of your business."

If all special agents was as good judges of human nature as this one is, and appreciated a local agent's position and local conditions, as he does, their visits would be keenly appreciated and greatly enjoyed by the locals, who would be made to feel, in a pleasant way, their responsibility to the companies, and would do their level best every time—darned if they wouldn't!

CHAPTER XXXV.

WOMEN'S CLAIMS AT JOHNSON'S CORNERS.



OSH-DARN it all! Troubles and annoyances of all sorts keep a comin' right along—like a lot of saw-logs goin' down the rapids, chasin' and bumpin' and thumpin' each other, and not lettin' up the least mite till they get into smooth water,'way down the river; but by gosh! my troubles keep right on chasin' me, and if I do happen to get where it seems smooth sailin', the thumpin' keeps right on all the same, and I get so bothered that I feel jest like takin' the advice of a poetry man who said that goin' out in the fields and "communin' with nature" was a good thing to do in such cases. But come to think on it, when I was a farmer and "communin' with nature" out in the cornfield with a hoe or a plow, it didn't seem so thunderin' nice, after all.

As I was about to say, I insured Mis' McGinigan, the policy coverin' her house and the things in it, her barn, horses, et cetera. This mornin' she came rushin' into my office with her policy wrapped up in a piece

of newspaper, and said: "Colonel Johnson, I want you to pay for one of me horses." "Why, I didn't know that your barn had been a-fire, Mis' McGinigan," said I; "strange that I didn't hear of it." "Is it a fire you are spakin' of?" said she. "Sure, there was no fire at all, at all, but me nice sorrel mare jest laid down and died last night, so she did, and a moighty foine baste she was, sure. The childer could crawl under her belly or pull her tail, and divil a bit did she moind it; and she could pull me and me two byes in a wagon, trottin' right along all the time like a racehorse—if I'd only let her sthop and rest every two or three blocks. Sure, she was a beautiful animal, wuth all of one hundred and twenty-foive dollars, though I s'pose, Colonel, you'll be after askin' me to take a hundred and"—

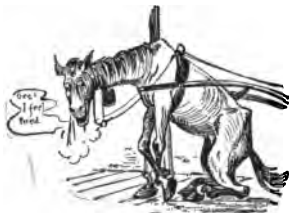


("Out in the cornfield.")

I couldn't stand her gosh-darned rattlin' tongue any longer. So I shut her off long enough to say that her policy didn't insure her agin' anythin' but loss or damage by fire or lightnin', and as the horse died from disease, the company had nothin' to pay. "Is it not payin' me for me horse ye mane, ye ould gray-headed spalpeen that ye are! Sure, didn't ye insure me horse and isn't she dead? What do ye mane by tratin' a poor lone widdy woman in this way?" And so she went on, callin' me all the mean names she could think

of. As she was a woman, I couldn't answer her back, so I lighted my corn-cob pipe and went to smokin'—tryin' to soothe my wounded feelin's with the sweet solace of tobacco. She finally left me, but by gosh! I had a hot time for over an hour, and felt like shoutin' "Glory hallelujah!" when she left.

It wasn't more'n a week after my interestin' interview with Mis' McGinigan, when some sparks set the roof of Mis' Oswald's house a-fire and burned a place of less than a yard square on the roof, the shingles on which were so old and fuzzy that they took fire mighty easy. I reported the loss to the company and said I



("If I'd only let her sthrop and rest every two or three blocks.")

s'posed it wouldn't cost more'n five dollars to do the repairin'.

The manager sent me a short form of proofs and asked me to "kindly attend to the matter," addin' that he'd remit "on acceptance of the proofs."

This looked like an easy job and I felt rather tickled over it, but I swan! if I had only known what was before me, I would have cut sticks out of town before I'd tackled it.

The fust thing Mis' Oswald said to me was that she expected the company would put a new roof on her house. I asked her to show me the policy; read out loud that place in it where it promised to "make good" any loss or damage she might sustain by reason of fire or lightnin', and asked her if one whole side of the roof wasn't as good as it was the day before the

fire. She spoke up as short as pie-crust and said she s'posed it was, but—— I broke in and said: "That only leaves the damage to the other side to be paid for. Now, you can get a carpenter to patch up that place for two dollars or less, so that it will be as tight as a drum and even better than it was before." "Yes," she snapped up, "and how will it look? Jest about as nice as 'twould if your wife was to put a white patch on the knee of your trousers leg. Besides, I am a woman, and I can't go and hunt up a carpenter; and I won't do it, either."

Right here was where I put my foot into it clear up to the ankle, for I was darned fool enough to say, "O well, I'll save you all that trouble; I'll have a man come and fix it, and see that he does a good job." She finally said that she

would consent to that. Fortunately for me, Mis' Borden and Mis' Bessee were in the room—two nice wimmen who wouldn't budge a mite from the truth for any livin' soul. They heard what Mis' Oswald said, and helped me out nicely in the end. I hired a carpenter to do the job, and as the damaged part was near one end, I told him to put on a new strip of shingles three feet wide from ridge-board to eaves. He did so, and matched the new with the old so that there could be no leakin', doin' a real nice job. In a few days he



("Tryin' to soothe my wounded feelin's with the sweet solace of tobacco.")

handed me a bill for four dollars and thirty-eight cents. I took the bill and the proofs already for signin' and went to see Mis' Oswald, but the minute I got in the house I felt that there was thunder in the air and knew right off that I was goin' to be bothered like sixty before I got my paper signed.

She opened on me with grape and canister shot at short range before I could say a word: "Colonel Johnson, I've allers respected you, but I must say you've



played a mighty mean trick on me by havin' that patch put on my roof. There's that gossipin' Mis' Purse, who hates me like pizen because I won't neighbor with her," she went on. "I never did associate with such trash, and I won't, neither. She says to me, says she, 'I see you've begun to shingle your house—mercy knows, it needed it bad enough! When are you goin' to finish it? Didn't your money hold out?—and can't you cut off some coupons from your government bonds and get enough to pay the carpenter?' I don't care so much about what that old hag says, but you know, Colonel Johnson, that that new shinglin' you put on don't match at all with the old, and all the neighbors says that you ought to have shingled the whole house."

She kept rattlin' on in this way for half an hour; wouldn't listen to me when I attempted to explain that the company had only promised to "make good"

the loss or damage, but had actually done more than that; said she wouldn't sign no papers, and then began abusin' me and callin' me all sorts of names, till I got so bothered I scarcely knew which end my head was on. I left, tellin' her I hoped she'd feel better when she got over it, and that I would call again in a few days. Then I called on Mis' Bessee, and, as it happened, Mis' Borden was there at the same time. I explained the whole matter to them ladies, tellin' them more about insurance than they ever knew before, and showed them how unreasonable Mis' Oswald was. They said they intended to take tea with her the next afternoon and guessed they could help me out. Sure enough, when I called in a day or two, Mis' Oswald was as good as pie, apologized for what she had said, signed the papers, said she'd advise every one to insure with me, and I went away as happy as a boy with his fust pair of boots. But by gosh! I don't want any more botherin' adjustin' business. A leetle of it goes a good ways with me—darned if it don't!



("As happy as a boy with his fust pair of boots.")

CHAPTER XXXVI.

COLONEL JOHNSON ON COLLECTIONS.



WANTED to write a piece and had sot down to do so, but jest about that time my boy come in with a bunch of letters. Among them was one from each of my companies, askin' me to make up my report "for the current month and remit in full not later than the 29th inst., this being the closing month of the year." I said to myself, "Waal, I swan! this is a hard row to hoe in such a short time, but I'll have a whack at it if it takes a leg." So I made up a list of collections and went a nosin' 'round among my customers.

The fust man I struck was Levy Blodgett, and when I asked him for his premium, he mounted me rough shod and said: "See here, Colonel, seems to me you're a leetle previous, ain't you? You've allers given me until the fust; it is now only the twenty-seventh and I can't pay you; I was calculatin' on doin' it on the day after New Year's, and can't possibly pay it before." I tried to explain the matter, but he would not listen to me. Said he didn't care a gosh-darn what the companies wanted; he knew what the custom was,

couldn't pay now, wouldn't if he could, but would pay January second, and not a minute sooner.

Then I hunted up Tom Brown, who said that it was no use in talkin'. He had spent all of his loose change in buyin' Christmas presents for his wife and ten children, hadn't a red cent left, and couldn't get any more till his rents come in; they was due on the fust, and he s'posed they would be paid by the tenth anyway, when he would call and pay me. I moseyed over to Jim Copley's store, found him tryin' to wait on



("He had spent all his loose change in buyin' Christmas presents.")

three customers at once, and all his clerks as busy as bees. I started to go out when Jim hailed me: "Hold on, Colonel, don't rush off and worry the cattle that way; what can I do for you?" I told him I was collectin', as the companies wanted an advance report, but as he was very busy I would call at some other time. "Not if I know it," said Jim. "How much is it?" "Fifty, seventy-five," said I, "but I owe you somethin'." "Here Tom," he said to his bookkeeper, "give Colonel Johnson a check for fifty, seventy-five; he will call and pay us his bill when he gets ready." "Sorry I can't stop and have a chat with you, Colonel," he added, "but it seems to me that I can find somethin' to do jest about this time."

Then I went over to Josephus Gammon's hardware store. Found him very busy, too, but he came up, grabbed both my hands and said: "I am awful glad to

see you. S'pose you have come in to buy a big bill of goods, and I am happy to say I've got the best stock every brought to the Corners." I explained that I was tryin' to make collections so as to remit early to my companies, when he up and said: "Why, bless my soul, Colonel, I am really too busy to check up your account, and, besides, I expected you would trade out them premiums. I can get all the insurance I want in that way, haven't paid a dollar in cash for insur-



("Good-bye, happy
New Year.")

ance for two years, and wouldn't have accepted your policies, only I s'posed you would trade out the premiums as a matter of course, same as the other agents does." I told him I traded with him all I could afford to, sent him some of my friends when I could, and made it a point to see that he made as much out of me as I did out of him, but I didn't need enough in his line to use up all his premiums, and, besides, my companies wanted cash *every month*, and got it, too. They wouldn't take orders on his store in payment of what I owed them, and didn't pay losses in orders, not as a general thing. "Waal! waal! we won't discuss the matter, for I can't possibly pay you any cash to-day," said Gammon. "I have to make some heavy remittances in a day or two; come in about the fifteenth and I will settle with you, but shall make a different arrangement next year."

I was downed again, and felt gosh-darned mean

about it (especially about the way I had been snubbed), but wouldn't give up. So I meandered over to New-comer & Snap's brick-and-tile works, where they owed me one hundred and three dollars. I thought from the way they bragged about their "immense business" they'd have lots of money and would pony right up. But they didn't do no such thing. Said they had some heavy bills to meet, bank account was lower than they'd like to have it, and thought insurance companies always give from sixty to ninety days. At all events they couldn't pay before the middle, perhaps until the last of January, and wound up with, "Couldn't you take a few thousand of our choice brick or tile and sell them out to some one?"



By gosh, I was madder'n a wet hen. I wanted to swear awfully (mebbe I would if I hadn't been a deacon in the church), thought of all the cuss words goin' and s'pose I would have spit out some of them if I hadn't jest then met Will Shaw, who hailed me in his cheery way and said: "Colonel Johnson, I'm glad to meet you, saves me a trip to your office; how much do I owe you for that insurance on my house?" "Six dollars," said I. "Waal here's your cash," said Will. "Glad to pay it, don't want your company to pay me a red cent unless my house gets a-fire, and it won't if I can help it, sure. Good-

("The consummed mean way I had been treated by most of my customers.")

bye, happy New Year." And off he went whistlin merrily, but somehow there was somethin' inside of me that kept time to his lively music, and I thought my eyes was gettin' a leetle moist, darned if I didn't! I s'pose I had been worked up a leetle by the consumed mean way I had been treated by the most of my customers, and meetin' this large hearted feller made such a thunderin' big contrast that I—waal, I mentioned that a leetle way back.

Waal, the long and short of it was that after tryin' a half dozen more of my customers and gettin' no money, I made up my accounts and sent them with letters instead of drafts, statin' I was sorry I couldn't remit, but couldn't make collections and the man on my farm hadn't sold his corn, so I couldn't advance the money. I hated like pizen to do this, but I have always found that the best way was to face the music, even if the tune wasn't always Yankee Doodle.

CHAPTER XXXVII.

COLONEL JOHNSON FAILS TO ORGANIZE A LOCAL BOARD,
BUT BALKS A BRASH BUCKER.



THE insurance business at the Corners had been gettin' kinder mixed, and there was lots of leetle things which was more or less disturbin'. None of them amounted to much, but they kept me in a pickle nearly all the time. A swarm of mosquitos don't kill any one, as a rule, but their gosh-darned buzzin' and hummin' and stingin' is more or less troublin' all the same.

We now have so many agents here at the Corners that I thought if we could form a local board and agree on certain points, I might get rid of some of the hummin' and stingin'. Besides, there seemed some danger of the business becomin' "Pekinized," as I have read it was over in Illinoy and at Topekey, and I didn't want any of that in mine—for none of us can more'n make a livin', and some of the others don't even do that, though they try all kinds of dodges to capture my business and to prevent me from gettin' any new risks.

One of them writes unlimited vacancy permits good for the life of their policies, while I make mine for

thirty or sixty days; another don't wait to hear from the company interested when he has a loss, but hustles and bustles 'round, makes an award sometimes twice as much as it should be, pays it, draws on the company, and gets the *Jimplicute* to call attention to him and tell how easy it is to settle fire losses with "our esteemed Mr. Bragg," and how promptly he pays up. This man tells all over town how much better he serves his customers than I do, and guesses that "the Old

Colonel has gone to seed—he surely isn't up to date."



Another one says: "I'll give you three months' time to pay the premium; the Colonel will want his pay not later than the tenth of next month." I was puzzled for awhile to know how this was done, for I knew the gosh-darned feller couldn't pay his companies out of his own pocket, but one day when he was "half seas over" he told me all about it. He said: "Colonel, you sometimes lose business because you punch up your customers for premiums; I gain business because I give them three or four months' time." "I s'pose you advance the money to your companies—I can't do that as a general thing." "Advance nothin'!" he says. "I write a policy, tell my customer I'll take care of it for him, and make up my account without includin' his premium. After awhile I get an inquiry from the company for that missin'

number; I tell them I'll give the matter prompt attention, but I don't do no such thing. Then, after awhile, I get another inquiry. Then I send in the policy 'Not taken,' write the insurance in another company, datin' the policy back, serve it the same way, and so keep on with them all, gainin' thirty or forty days at a whack, and when I can't play the game any longer, I collect the premium, send it in, and 'Everything is lovely and the goose hangs high.' "

By gosh, I was mad! Told him that was nothin' but stealin', that he'd bear watchin', and I didn't want him to put himself out any to call at my office, or to speak to me when we met. He looked surprised, and seemed to feel hurt by my remarks. Said he thought he was doin' me a favor by givin' me some "fine points," but I told him I didn't do business that way; that I had never associated with scoundrels, and guessed I didn't care to begin now.



("I had never associated with scoundrels.")

Another agent captured a thunderin' big line (all of five thousand dollars) by throwin' off half of his commissions, and this same man got a two thousand dollar policy away from me—from Gammon, the hardware man—by agreein' to trade out the premium of fifty dollars. I guess he got into hot water with his companies after awhile, for one of his "specials" asked Jim Copley how much Tom Snyder and John Lyon, the

agent's bondsmen, was wuth—and Jim said, "One of them is wuth jest about enough to bury him; the other could probly go him a pine headstone better."

Then, there was the "graded commission" and the double-headed agency questions, but, worst of all, there was a whoppin' big company that one of the agents had that wouldn't join the Union, and (as I read in *The Insurance Post*), told its agents that as the local agency question is a purely somethin' or other, the company reserved the right to recall its supplies at any time;



("Snorted 'round like a wild steer stung by hornets.")

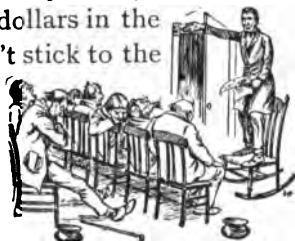
but if the agent sent them home and resigned, there would be "the devil to pay and no pitch hot." In one or two towns this company got on a turrible rampage, for this very cause. It cut and slashed and snorted 'round like a wild steer stung by hornets, writin' insurance for 'most nothin' and gettin' about all the business there was in sight. Other agents shut up shop and looked on, but I swan! I couldn't figger out how much the buckin' company made by its cavortin' and plungin', though I s'pose the fun it had counted.

Waal, after ponderin' on these things, I wrote invitations to all the agents to meet at my office and talk over the situation, and see if we couldn't straighten out some of these kinks and get up a flank movement on the buckin' company. They all come, talked and talked, and took up one point after another without comin' to any conclusion, except that the agent of the buckin'

company was led to say he'd keep that one, and then and there turned his union company over to one of the other agents, subject to approval from headquarters.

I felt like shoutin' (for I knew we'd got out of a big mud puddle), but I made no remarks, though I pulled out a set of proposed by-laws, read them and moved their adoption so as to get them before the meetin'. Every darned man made objections, but what killed the whole thing was the declaration from the youngest agent in town that he wouldn't join any local board unless we each deposited fifty dollars in the bank, to be forfeited if we didn't stick to the

rules. I quietly called his attention to the fact that all who signed them by-laws pledged his *honor* as a man to be governed by them. He said he didn't give a continental darn



("Read them and moved their adoption.")

for honor—"money talked and nothin' else." Gettin' warm, I says: "My christian friend, I've heard tell of men who didn't think honor amounted to much—there's some of them over in the jail now—but this is the fust time I ever heard one say he thought more of money than he did of his good name, and by gosh! I ain't hankerin' after any association with men of that sort. You're the youngest agent in town; none of the rest asked any money pledge, and it looks as though the tail was tryin' to wag the dog—darned if it don't!" He made some answer, but the harmony of the meetin' was gone, and with it all hopes of a local board vanished.

CHAPTER XXXVIII.

COLONEL JOHNSON'S FIRST LOSS.



S'POSE as a man gets along in years and begins to slide down the hill of life, he is almost certain to become more or less reminiscent and to think and talk of what happened in earlier years when he was younger and greener. Sometimes these wonderful (?) events didn't really amount to a hill of beans, and I'm s'prised that I should have thought them so gosh-darned important or have worried over them as I did; but they all illustrated what a poet feller once said: "Things which never happened, has been all-fired troublesome." I guess I haven't quoted his words exactly, but the idea is correct. But this frettin' and worryin' had some good in it, after all, for it taught me that there was a good as well as a bad side to 'most everythin', and that it wasn't allers safe to believe that because a cloud looked black, it would be followed by thunder and lightnin', or because the wind whipped 'round to the Northwest and blew great guns, a tornado was sure to be prowlin' 'round and take the roof off my house,

I remember the fust loss I had after I went into the insurance business. I had insured Jim Gridley on his pretty cottage, which was one of the neatest and cosiest leetle dwellin's at the Corners, and on the contents, too; and though the furnitur' wasn't expensive, it was good, there was plenty of it, and his wife kept everythin' in tip-top order, so that, on the whole, the Gridley residence, by and large (as we used to say down East), was one of the most attractive and invitin' to be found in the neighborhood.

One day there come up a turrible thunder storm with more lightnin' and thunder to the square inch than I had ever seen before. The reports sounded like the firin' of artillery in a battle; the lightnin' was flashin' and piercin' as though it meant business, sure, and was bound to hit somethin' or somebody every time. Those who were out with wagons whipped up their horses and went likkety split for shelter; the men had business to attend to in their own or some one else's houses or offices; the larger boys yelled and kicked up their heels, shoutin' and laughin' like young demons; the wimmen hastily gathered up their young children, jerked the feather beds off into the middle of the floor, shut the doors, pulled down the blinds, and then jumped on the feather beds, huddlin' the children 'round them, and disparin'ly waited for the end.

It come darned quick for the Gridley family, for soon there was the sharpest kind of lightnin', followed immediately by the loudest kind of thunder, paralizin' Mrs. Gridley and scarin' the children 'most out of

their wits. Soon one of them shook their mother and said: "Ma, I smell wood a-burnin'." This roused her up mighty sudden, and she wasn't long in findin' out that one side of the house was burnin' furiously, the wind fannin' the blaze like a blow-pipe. Then she hustled the children out of doors, and they all scampered over to a neighbor's. Every man 'round hurried out in the rain which was comin' down like all possessed, but they couldn't do anythin' towards puttin'



("Huddlin' the children 'round them, and disparin'ly waited for the end.")

out the fire, and could only jerk a few chairs and the feather bed out of the house, while the rest, house and all, burned to ashes.

I swan! I felt bad when I saw the ruins of that neat, pretty cottage, but I thought that if Jim got his insurance, he could put up another one. But every man Jim met had somethin' to say about it. "The company wouldn't pay nothin' if it could get out of it;" "he wouldn't get half as much as he lost;" "he might have to sue them and if he did, he'd have to pay his lawyers who would fleece him, and he wouldn't know for a year or two whether he would get anythin' or not"—and a whole lot more of such stuff, till he was 'most wild. All he had in the world was the house and what was in it, and if the company didn't pony up, he was a gone goose sure.

The fust thing I did was to telegraph the company:

"Loss two eight six, Gridley, total; no other insurance." I wrote a long letter to the company, puttin' in about five times as much as I would now, and then got to wonderin' whether there was goin' to be any trouble in the adjustment, for you see that point was already troublin' me pretty darned considerable. The payment of that loss was a matter of the greatest importance to Gridley. It meant home or no home to him, and it couldn't be any great shakes for the company. It was

the fust loss I ever had, and I'd been compelled to listen for more'n a year to stories from my customers how one company had chiseled Jones out of his insurance; another had cut Smith down to 'most nothin'; another had failed jest when Brown had a fire, and a whole lot more yarns.

I recalled them all, now that a loss had actually happened in my agency.



("Gosh-darn you, shut up your potato traps and let me alone.")

I got nervous, and guess I was cross and snappish before the day was over, for 'most all of my friends and Jim's, too, kept askin' me: "When will the adjuster be here?" "Is the company good for anythin'?" "Do you s'pose Gridley will get his money?" "How much do you guess they'll shave off?" and a whole lot more such stuff. Finally, when one of them offered to bet me five dollars that the company wouldn't pay anythin' at all, I spoke kinder short and said: "Gosh-darn you, shut up your potato traps and let me alone; it will be time

enough for you old crows to croak after the adjuster has been here. I guess the man will do the right thing, but if he don't settle up fair and square, I'll cancel all your policies, pay back your unearned premiums, and go out of business,—but you jest wait. It will be time enough to cross the bridge when we get to it."

Soon after Gridley come in and said: "Colonel, my policy was all burnt up; will that make any difference?" This was a new question to me then, but I said: "No,



("I dreamed about it the rest of the night.")

you paid the premium, the company got it, I've got a copy of the policy, and they won't try to crawl through so small a hole as that." But the question worried me like thunder, and I kept turnin' the point over every which way till I scarcely knew which end my head was on.

So I put on my hat, lit my pipe, and meandered out among the fields "communin' with nature," as some one calls it, and after an hour or so, I got cooled off and went back to my office. I took out the register, read the form of policy I had written for Gridley, and couldn't see anythin' the matter with it. Then I read all the printed conditions of the policy, and couldn't see a thing to prevent Jim's bein' paid. My head was gettin' in a whirl again, so I jest dropped the whole gosh-darned subject and went home, where the pesky thing got into bed with me, disturbin' my slumbers,

and after I got to sleep, I dreamed about it the rest of the night—was fightin' fire, cussin' the adjuster up hill and down, packin' my supplies, puttin' a "To rent" sign on my office—and woke up at daylight as tired 's though I had been thrashin' all day.

The adjuster come in about ten o'clock, and, as I afterwards found out, was a mighty fine man, 'though he did like a leetle quiet fun once in awhile. I told him how the fire started; that Gridley was an honest man, was a carpenter his self and could tell jest how much that house cost five years ago; that his wife was a mighty fine leetle woman, and while she had probly heard there was such things as lyin', she never had had no practical experience in that direction, and I would swear to all she said as to what was in the house. Then, I went on to say what vast importance it was to Gridley, hopin' the adjuster would make a liberal settlement and not shave Gridley down, et cetera. He saw that I was nervous and anxious, and his eyes twinkled, though he said very gravely: "I'm workin' for the company, same as you are supposed to be. I can't give away any of its money, but you go with me and introduce me to this man and his wife, then leave and meet me here at one o'clock."



("Puttin' a 'To Rent' sign on my office.")

I spent an awful two or three hours, couldn't read the paper or think of anythin' but that gosh-darned loss till he come in. He said: "Waal, Colonel, the

best builder in town says, and I agree with him, that a house like the one that burned couldn't be built for at least one hundred and fifty dollars more than the insurance, after allowin' for depreciation, but the policy, as you wrote it, don't cover books, pictures, bicycles, guns and a few other things that Mrs. Gridley listed, so I couldn't pay on them." Here the cuttin' and slashin' comes in, I thought, but he quietly added: "But that don't matter in this case, for they actually lost more'n the insurance on what was covered. So we pay total all 'round, and Gridley has got a draft in his pocket for the whole amount."

By gosh! I was tickled to death almost, and shouted out: "I swan, you are the nicest man I ever saw!" Then he said: "I saw from the fust that you was frettin' and worryin' over this thing, and I wanted to impress on your mind that it wasn't safe to imagine for a moment that all adjusters was scoundrels, and that honest and fair companies don't intend to treat their customers unfairly or unjustly; and I hope that hereafter when you have losses, you will take matters coolly and wait to see whether there is any occasion for shootin' before you load up your rifle." Mighty good advice, which I have acted on ever since.

CHAPTER XXXIX.

COLONEL JOHNSON PROTECTS HIS CUSTOMERS.



S'POSE there is no kind of business about which so leetle generally is known (and about which most people don't seem to care) as insurance, 'specially fire insurance, and the blunders that is made by some gosh-darned smart men, as well as by agents, are perfectly ridiculous—and they would have been a heap worse if the property had burned. I've often wondered why these men didn't study up the business a leetle—or, if they had no time for that, why they didn't pick out an agent who was bright and intelligent, who read some of the insurance journals and studied his business, to tell them what companies was good and how their policies should be written.

If they was buyin' a piece of real estate, they'd have a smart lawyer examine the abstract before plankin' down the cash, but they'll buy insurance, often representin' a large sum of money—all of five thousand dollars sometimes—and won't know a thing about the standin' of the company; won't even read the policy, except to see how much it is for; they put it away in

the safe and never even think of it again unless they have a fire, and then may discover, too late, that the policy don't cover as they thought it did, or that the company has gone up. Of course there is some exceptions. Jim Copley and Ned Barnes, for instance, are mighty particular, and I like to have them be so, too; and they ask me a lot of questions till, I swan! I sometimes think they have been "crammin'," as we used to do at the Academy, and are tryin' to puzzle me.

There's others who want to help some agent and take his policies because "he goes to our church," "he is a mighty good feller," "he belongs to the same lodge or club that I do," or for half a dozen other similar reasons, forgettin' that if a fire happens, they'll have to settle with the company

and not with the agent, and the fact that the agent is "a good feller" or "belongs to my club" won't count if the company is no good or the policy don't read right. This would be excusable, at least, if all of the companies was sound, and if all of the agents knew their business, refused to represent weak companies, and was watchful and intelligent enough to see that their companies kept good; but unfortunately all of the fire insurance companies is not good ('specially in these days when some of them are payin' out more'n they are takin' in), and some of the agents don't care



(" 'Crammin', as we used to do
at the Academy.")

a continental darn whether the companies they represent are sound or not, if they pay big commissions. Others think they know it all, when they don't understand the fust principles of insurance and are too lazy or too ignorant to keep posted as to how their companies are runnin'.

A man may think he is gosh-darned smart and he may be able to do some things fust rate, but I swan! he can't write out insurance policies unless he knows how, and it requires thought, study and experience to get this knowledge. If a fire comes, every word in a policy will be taken to mean jest what it says, and lots of gosh-darned fools, as well as smart Alecs, has found out—at the expense of their customers—that they didn't say enough in the policies they wrote, or that they said what they didn't mean, jest like the agent I told about who wrote that he was a "non-underwriter," when he meant to say he was a non-board agent.

I remember last spring Ned Barnes come in my office and said: "Colonel, I guess you needn't renew that policy which will expire on the twentieth. I thought I'd give it to Pat O'Flannigan; he's a good feller, trades with me some, and belongs to one of my lodges. You have got the most of my insurance, and this won't make much difference to you any way." I says: "That's all right, Ned, provided he can give you as much for your money as I do. When you are buyin' goods in Chicago, if one man offers you some shirtin' at five cents and another dealer offers you some of a much better quality at the same price, you buy

from the last one, don't you?" "Yes, of course," says Ned, and I says to him: "Well, it is jest the same here, only you are buyin' insurance instead of shirtin' You know I don't run down other companies, but now I am competin' with Pat, and we will see whether he is offerin' the same quality of goods that I am. Here is a book givin' the standin' of all the fire insurance companies doin' business in Iowa. I see his company



("There is a difference in insurance, same as in shirtin'.")

has one hundred thousand dollars capital and fifteen thousand dollars surplus; the one you are givin' up has five hundred thousand capital and two hundred and sixty-two thousand surplus. But that ain't all. His company had sixty-five thousand dollars surplus four years ago, the next year forty-five thousand, the next year thirty thousand, and now fifteen thousand, while mine has been climbin' up a leetle each year, except one year when it lost ten thousand." "By thunder! you're right, Colonel," says Ned. "There is a difference in insurance, same as in shirtin'. You renew that policy, and I'll help Pat some other way, where I won't be riskin' so much."

But by gosh! the blunders some of my customers makes is enough to make a preacher swear and are all-fired provokin', because—if their policies or the company wasn't all right—I'd catch Hail Columby if a fire should happen, even if I wasn't the least mite to

blame. So I try to keep watch of the property covered by my policies and protect the owners as well as I can. For instance, one day Peter Hart, who advertises himself as a "Contractor and Builder," come into my office, and, while chattin' with me, incidentally said: "I sold my dwellin' property last week, Colonel, but you bet I kept that insurance policy you wrote on the house and put it away safely with the mortgage I took." Hart is really quite an intelligent man, but he is gosh-darned proud of his self, and thinks he knows it all, and more, too, so I thought I would wake him up and give him a short lesson on insurance. So I quietly said: "I guess that is as good a place as any to keep the policy, only it isn't wuth a red cent." He bounced out of his chair as mad as a hornet and shouted, "By thunder, Colonel! I didn't think you would treat me in any such infernally mean way. Why, the house might have burned up, and I wouldn't have a cent of insurance." I said I s'posed that was so. "Waal, by the jumpin' Jehosaphat! I'll never pay another dollar for insurance," said Hart, and went on: "Companies bustin' up and the agent ashamed or afraid to tell me of it! If any one before to-day had told such a yarn on you as that, Colonel, I'd have knocked him down."

Jest then I got a chance to say, "The company is all right; it is stronger than ever." "Then what in h—l and d—mnation is the matter?" roared Hart. I lectured him a leetle about gettin' excited and usin' such strong language, and then explained to him fully,

as I thought, that the companies didn't insure property from burnin'. That was impossible, but they did insure the owners of property and contract to pay them the sum stated in their policies if they lost that much by fire. "Now, in this case, I insured *you*, Peter Hart, for you owned that property then, and I s'posed you owned it still until jest now, when you tell me some one else owns it, but you have an insurable interest in it; that is, you would lose money if the house should



("I lectured him a leetle about gettin' excited and usin' such strong language.")

burn, and if you will bring me that policy, I'll fix it in five minutes so that it will be jest as good as it ever was." He brought it to me in short order, and I fust had him assign it to the new owner, to which I consented for the company, and then wrote on the inside, "Loss, if any, payable to Peter Hart, mortgagee, as his interest may appear," and handed it to him, sayin': "There, Peter, that's all right now, and if the house burns in two years (that was the time it had to run) the company will pony up and you'll be protected."

I s'posed I had given that man a short lesson on insurance and one that he would never forget, but he bought the property back the next year, and by gosh! he repeated the same blunder—darn my buttons if he didn't! I saw him the day I heard of the sale and asked him if it was so. "Yes, and by thunder! I'm

all right on the insurance question this time, sure." "No, you ain't," I says. "You are in exactly the same boat as before." "Don't my policy say, 'Loss, if any, payable to Peter Hart, mortgagee, as his interest may appear'? and ain't my name Peter Hart, and haven't I got the whole interest? I've cornered you for once, my old friend, for a fact." "Not by a darned sight," says I. "Didn't I tell you that the company insured *owners*, and didn't you assign that policy to Hall? If a fire had occurred while he was the owner he could have made proofs of loss (which must be made in all cases), and the endorsement I made would have caused the adjuster to pay you what Hall owed you, if it wasn't more'n the loss. Now Hall can't make proofs of loss, because he can't swear that he is the owner; you can't make proofs because you aren't insured, so the only thing for you to do is to get Hall, both of you come over to my office with that policy, and I'll fix it in short order."

"Waal, d—n this insurance business anyway," said Hart; "it's more bother than anythin' else; you'll catch a weasel asleep when you find me insurin' again, I'll be d—d if you won't!" "Let up," says I, "and think it over. When you found Hall wasn't payin' up and never likely to, did it bother you any?" (It nearly cost him a law suit, I happened to know.) "Did it bother Jim Gridley to take the thousand the company paid him last month? Steer into calm waters, cool off, do as I say, and the bother'll be over in ten minutes." But by gosh! when his policy expired he wouldn't renew with me. That was the price I paid for tryin' to benefit him.

CHAPTER XL.

COLONEL JOHNSON ON LIEUTENANT MANAGERS.



BY GOSH! I don't like the way some of these lieutenant managers "manage," darned if I do! I've known lots of them in the last thirty years and the most of them was real nice sensible men, had a plenty of good common sense, didn't put on no airs, and would treat an agent as though he was a white man, every time; but some of them wasn't by a long shot. All of them know a darnation sight more'n I do about insurance, but when it comes to knowin' all about the folks and the risks at the Corners, I can beat them all holler and not half try.

I have jest been "managed" out of three nice risks that had cost me lots of time and talkin' and schemin' to get, and made one of my old friends mad as a hornet, all because two of these lieutenant managers thought they knew more about the men insured and the valuable property covered than I did. They seemed to think I didn't care a hill of beans for their companies' interests and was only lookin' after my commissions,

when I allers make it a point to know—not guess—who I am insurin' and jest what a risk is all 'round. No man can get a policy from me and no one can keep one long after I have written and delivered it, unless I am darned certain that he ought to have it.

The managers know this and trust to my judgment; but some of the lieutenant managers don't seem to have any confidence in me or care a darn whether I make my customers mad and lose business or not,—

'though after one of them has made me take a lot of business off the books, he probly will write me sayin', "We" (it's allers "we," not I) "notice that there is a diminution of the volume of premiums at your agency and desire you to make this good before the close of the year,"



(“Peebles here difference as much as anybody, by golly.”)

gosh darn him! All of this goes to show that my German friend, Chris. Oberstein, wasn't far out of the road when he said: "Colonel Johnson, I notice since I've come to America over that peebles here difference as much as anybody, by golly."

Waal, I swan! I've got 'way off the road into a cow path, for I sot down to tell you about them consarned cancellations. The fust letter I opened t'other mornin' said, "We want you to immediately cancel our number three hundred and eight-one, now standin in the name of William Knott, assignee, on the broom

factory. We are assured that the moral hazard is very bad and that the factory will shut down completely in a few days." I s'pose I swore a leetle jest then or come mighty nigh it, for Mister Lieutenant Manager was 'way off and didn't know what he was talkin' about.

The facts was that Josh Hilliard, who owned the factory, had the promise of a friend that he would put a whole lot of money, all of five hundred dollars, in the concern, and Josh, on the strength of this, bought a big amount of stock on sixty days time. The friend backed out, Josh saw that he couldn't pay the old Shylock he bought of in time (though he is wuth five dollars for every one he owes), and made an assignment to Will Knott so as to get time to turn 'round. Then he and Knott made a full and clean statement to Job Frazee (the richest man in the county), who told them to put on more hands and go ahead,—they could have all the money they wanted. They went ahead like a house a-fire, sold the goods as fast as they could make them, had more orders than they could fill, and would pay up every cent in a short time, leavin' the factory in fine shape and a credit to the Corners. But I cancelled the policy, of course, though it went against the grain turribly to do so, and placed the insurance in another company.

The other case was an order to cancel Jim Lawler's policy on a house he had for rent because the tenant had moved out and because the property had been vacant before. This time I wrote the lieutenant man-

ager that the fust vacancy was due to the fact that the house needed repairs. Lawler hadn't time to make them promptly, wanted the insurance kept good, and had made a bargain with the next door neighbor to take care of it for him. The house had been occupied right along for fifteen months, but the tenant had built a house for his self and so Jim's become vacant, but I thought it would be occupied long before the vacancy permit expired. All the satisfaction I got was in substance, "You jest do as you are told; take up that policy and send it to us at once." By gosh! I was mad as a wet hen, but my rule, same as when I was a hand on a schooner, is "Obey orders if you break owners"; so I went and told Jim I would have to take up his policy because his house was vacant, but would write him one in another company.



("He is ruther a peppery sort of feller.")

He is ruther a peppery sort of feller, Jim is, and when he fully understood me, he raved and snorted like a steer stung by hornets and he went for me likkety split, I can tell you. He raved and snorted tremendously, said he had paid for his insurance for a certain time, and he thought it d—d mean of the company to go back on him jest because his house become vacant. He s'posed the company wanted to cancel because the policy was written at a low rate when the rate war was on; other houses got vacant once in a while, the owners had no trouble in keepin' insured, and he

thought he had a right to the same treatment that other men got; I suspended one-third of the insurance during vacancy and gave but sixty days at a time; the other agents didn't suspend anythin' and gave unlimited vacancy permits. Jim had liked me fust rate, gave me all the business he had in my line, but he was done now and would do business with the others. I couldn't move him the least mite. He wouldn't listen to me, for he was mad all the way through, so I not only lost his insurance, but also his other business which was wuth all of five dollars a year to me.



("Gosh-darned mean things come three times in a row.")

I've often noticed that gosh-darned mean things come three times in a row. So it was this time, for the very next day there come an order from the Spread Eagle to "Cancel our number one thousand and one at once, as we have reliable information that the assured has had one or two mysterious fires; that he has been doin' business in another town where he made a failure, and that he made an assignment to his wife and to his father-in-law and therefore the moral hazard is very bad."

I had written to the agent who had insured this man, Otto Eisenhuth, before he came to the Corners and found out all about him. His store was next door to my office; I knew what stock he had, what his trade

actually was, had become well acquainted with him, liked him fust rate and thought he was as good a man as we had at the Corners. So I wrote the manager that the "mysterious fires" consisted of *one* caused by a stove-pipe hole havin' been pasted over with wall paper and no tin stopper used; the paper took fire when another man who was usin' the chimbly, built a fire in his stove, but all it amounted to was a big scare and no loss. I told him that the other facts was jest exactly as he stated, except that Eisenhuth had never done business in the town he named, never was married and therefore couldn't have made an assignment to his wife and father-in-law. The truth was that the report was made on another man with a similar name and that he had got the wrong pig by the ear, sure.

Now, if these lieutenant managers had written me fust in all these cases and was willin' to believe that I wouldn't lie even if I could make a dollar or so by it, they would have had a greater "volume of premiums" from the Corners and I wouldn't have been so cussin' mad as I was.

CHAPTER XLI.

ROOTING AROUND FOR BUSINESS.



Y GOSH! I don't like this huntin' up business, darned if I do, but I was told when I was a boy that anythin' wuth havin' was wuth askin' for, and so when I have a leetle time to spare, I go nosin' 'round and try to get a few new risks.

'Most everybody believes in insurance, but they all want a less rate, want me to trade out the premiums, talk about the insurance companies "robbin' the people" or takin' their money for a certain amount of insurance, and then, when a fire comes, cuttin' them down and payin' only a quarter or a half of the amount of the policy, or failin' and not payin' anythin', and a whole lot more of such gosh-darned talk. The fact is, there ain't more'n one man in a hundred who knows anythin' at all about insurance or the principles on which the business rests, and they won't learn. Not because the folks at the Corners is darned fools, for they ain't, by a long shot, but because they say they have enough to do attendin' to their own knittin'. They

trust to the agent to give them good companies and write their policies correctly, think *they* never will have a fire, say they consider the premiums paid as so much money wasted almost, and insure because their neighbors may have a fire and burn them down. They take anythin' called a policy, without readin' it or knowin' the fust thing about the company or its ability to pay if a fire should happen.

So I started out intendin' to see every person at the Corners who had propeety that had ought to be covered by a policy, and thought I had a five days' job cut out for me. The fust man I met was Dick Slewder, who had a nice house, pretty good furnitur', and not a dollar of insurance. I told him he needed one of my policies bad, and he said, "That's jest what I've been thinkin' about, for, although I believe my house never will burn down, yet lightnin' might strike it, the gasoline stove explode, or somethin' else happen; at all events, I'd feel better when the fire bell rings to know I was insured, and so you may put seven hundred and fifty dollars on my house and two hundred and fifty on the furnitur'." "Waal," I thought, "this isn't so goll-darned bad, after all; guess I'll make all of five dollars to-day if I keep right at it," and so I went on my way rejoicin'.

A leetle ways off was Sam Liveley's large wagon shop, with a thunderin' big warehouse (twenty by fifty feet) attached, and he was jest rollin' out wagons and buggies like smoke. He carried an immense lot of insurance, all of six thousand dollars, and I knew that

some of it would expire within the next thirty days; so I thought I was hittin' him jest at the right time. Liveley was genial and pleasant; he's allers that way, but somehow I didn't seem to be makin' no headway, and finally asked him, point blank, if he had laid up anythin' agin' me or my companies. "No," he said, "you are all right, Colonel. You have allers done the correct thing for your customers, and I know you won't keep a bad company in your office; but the fact is, I sold a buggy to Pat O'Flannigan; he writes my insurance, and I don't have to pay him a cent in money."

"Didn't I bring you an order from a friend of mine in Minnesota for a better buggy than Pat's, and didn't you sell a wagon to another friend of mine I sent to you? I don't need anythin' in your line jest now, and if I did I'd pay cash for it, but I s'pose my influence is wuth somethin'." "You are right there, Colonel, it has been wuth no leetle to me, and I really should have given you a part of my insurance, but Pat begged so hard, said he would take a buggy for most of the premiums and trade out the balance one of these days, that I give it all to him—but I'll remember you when the policies expire, sure." But by gosh! his memory wasn't wuth a cent, for the next thing I knew he had given four thousand dollars to an agent over to Oskaloosy who had bought a buggy from him, and gave Pat two thousand to even up his account.

I thought when I left that I'd kinder missed it with Liveley, but it wasn't very disappointin', for when I sot out I didn't expect to insure every man I asked,

and so I meandered, cheerful-like, over to Bigelow's, where they was makin' plows and things.

Bigelow is a leetle gruff, has a way of cuttin' a man off short, but his bark is worse'n his bite, and I wasn't the least mite afraid to tackle him. He opened on me at once with, "Now, see here, Colonel Johnson, I know what you are after. I'm too busy to talk with you, don't want any insurance, and if I did, I'd take it in the Mutuals, who don't rob a feller as you do." "That's

tol'able strong language, old feller, but I know your gosh-darned cranky ways, and don't care what you say. You don't mean to insult me or call me a 'robber,' only that's jest what you did do, and if any man was to talk to you when you was

tryin' to sell plows, as you did to me, you'd pitch into him hot and heavy, and the fur would fly, sure. But abuse, bad manners and quarrelin' butter no pa'snips. Now, let's jest squint at this thing calm and easy-like.

"You and I are alike in one thing, for both of us has somethin' to sell. You sell plows and harrers, I sell insurance. The farmers must have your goods; you must have mine. If the farmers had no plows, they'd have no crops; if you had no insurance, you might be a bankrupt, or at least find it awful hard sleddin' to start again if a fire caught you. You must make a profit on your goods, or you couldn't do busi-



("Some of them have had to go down pretty deep in their pockets.")

ness; the insurance companies try to make a profit on their business, but I swan! takin' the whole batch of them together, they ain't made five per cent. a year on insurance for the last ten years, and some of them have had to go down pretty deep in their pockets to prevent goin' under; and yet you talk about 'robbin',' when in fact your rate had ought to be two and a half instead of two per cent.

"If there is no losses, you don't have to pay much to a Mutual, but if fires come (as they are sure to, sooner or later), you'll either get nothin' or will pay more'n I charge for insurance. Jest look at them ruins



across the street! Hunter had five thousand dollars mutual insurance. After he insured, he had to pay an assessment of one hundred and twenty-five dollars for other folks' losses, but when his own factory burned down, he didn't get a red, for the company failed about that time, and so did he, and was turned out to grass. If you buy insurance of me, you know that it is as good as wheat; you know jest what it costs, and you know that if a fire happens, you'll get your money without any ifs or ands. But if you take a mutual policy, you don't know whether it is wuth anythin' or not; you don't know how much it will cost, and you don't know whether you will get any money at all if you have a fire. That will depend on your partners, for every

("The company failed about that time, and so did he.")

man in a Mutual is a partner with Tom, Dick and Harry all over the country."

"Partners—the hell you say! I didn't know that before," said Bigelow. "That's correct, all the same," said I; "ask Jedge Lancaster if it ain't." "Waal, I will, you bet; I'll see you again one of these days; and see here, Colonel, I s'pose I did snap you up pretty short a spell ago, but I didn't mean half what I said." "Oh, that's all right," I said. "Come 'round when you feel like it; my office door is allers open." Sure enough, he did call within a week, asked me to write two thousand dollars for him, and said he didn't want no Mutuels in his'n.

From there I went over to Lem Williams' house, where I found him tinkerin' 'round and slickin' up his place, which he kept as neat as a new pin. I knew he didn't have no insurance, and that he was kind of cranky on the subject; but I began firin' right at him without any skirmishin'; when he said he s'posed he ought to have a policy, "but ever since Wal. Tappan had a fire and didn't get only about five hundred out of a thousand dollars' insurance, I've been down on the whole damned business, which looks to me mighty like swindlin', or, at least, like repudiatin' an honest obligation." "I know all about that," I replied. "Tried to insure Tappan myself, but he wanted a thousand when I knew his house wasn't wuth over six hundred, and you know it as well as I do."

I had tried to explain to Tappan that an insurance company only agreed to make good any loss or damage

he might have from a fire, but he wouldn't listen to me, got mad right off, and went over to another agent, who would have given him fifteen hundred if he had asked for it—so 's to get more commissions.

"The company was all right in that case," I said. "It paid all it had agreed to, and any company which pays a hundred cents on the dollar shouldn't be hooted at and called a swindler." "I don't know but you are right, Colonel, and I guess you may insure my house for five hundred dollars and my furnitur' for one hundred, especially as Tim Todd's house is only eight or ten feet from mine, for I'm awful afraid he'll have a fire and burn me out some day."

"I'll do it; but your figgers ain't big enough by a long shot," I said.

"You have told me that your house cost twelve hundred dollars. Ten years' age have took off say one hundred and fifty for wear and tear, and seven hundred and fifty on the house will be about right, leavin' you to carry part of the risk yourself, so 's to make you more careful." I knew that Williams was a sort of a musical genius, that he had a good pianer, guitar, two fiddles and a big stack of music, and so I said: "Let's figger a leetle. We insure somethin' more'n furnitur' these days; in fact, we cover almost everythin' in a house. That pianer is wuth all of two hundred dollars; them fiddles



("Williams was a sort of a musical genius.")

twenty-five, your guitar ten, and the music ten or more, at a low estimate." "Low ain't no name for it," said Williams. "I paid two hundred and seventy-five dollars for the pianer, forty for them violins, fifteen for the guitar, not less'n fifty for the music, and all the instruments is as good as new." "Waal, you only wanted a hundred on what's in your house," said I, "and here I have figgered up two hundred and forty-five dollars' wuth without touchin' your books, pictur's, carpets and furnitur' generally."

The long and short of it was, that he decided to have seven hundred and fifty dollars on the house and five hundred on the contents, and the strangest part of it was that while Williams insured to protect himself from his neighbor, his own house took fire one windy day, and by gosh! it burned Todd's clean down to the ground.

CHAPTER XLII.

HUNTING A LOSS.



GUESS there is no class of travelin' men who can tell more and better *truthful* stories than special agents, but somehow they don't seem to like to talk about their own adventures and what they've seen and done. I s'pose they are too modest or too busy or somethin', though if they would tell more of their yarns to country agents like me, they would be highly entertainin' and instructive, sure as shootin'. I did get one of the best of them (and that's sayin' a good deal, for 'most all of them is mighty good fellers) talkin' the other evenin', after he had finished up his work and was waitin' for the train. I enjoyed it fust rate and saved up a few points for my own use as he went along.

I won't give his language, for he talks grammar and I don't, but this is about the way the story ran: "I was in the manager's office one day when a telegraph came in from one of our agents in Southern Illinoy, readin' this way: 'Loss under our number forty-one

thousand and sixty-two, Gustav Schwartz, out in the country, total. Come right away; he wants his money to build with. No other insurance.' I was mad as a hornet when I read the telegraph, for the gosh-darned fool had used thirty words when he could have said enough in seven; but the worst of it was that in two days it would be Thanksgivin', and my wife had invited a whole lot of my folks and her'n to eat turkey with us on that day, and I was anticipatin' a pleasant visit with my friends and a good rest for a short time. But I told the manager that as it was only about two hundred miles there and a small dwellin' loss to be adjusted, I thought I could make it and get home Thursday mornin' by ridin' nights—and off I started.

"I got to the town the next mornin' and found that the agent had gone off about fifty miles a visitin' and wouldn't be home till Saturday. So I went to the livery stable, asked the man for a horse and buggy and if he knew where Gustav Schwartz lived. 'Why, yes. He lives about eight miles from here, but you'll have to take a team, for it has been rainin' right smart this week and the mud and clay is knee deep in some places.' It was a cloudy, chilly day, but off I started, and as it was only nine o'clock, I thought I could get back in time for the four o'clock train towards home. The road was fairly good for the fust mile or two and I trotted along nicely. Then it got worse and worse till the best the horses could do was to go on a slow walk; then the roads got some better, then bad, badder, baddest; but as it was now half past eleven, I

thought I must have gone nearly eight miles; so I hailed a farmer and asked him if he knew where Gustav Schwartz lived. 'Gus Schwartz? Of course I do. Do you see that white house about a mile from here out on the prairie; that's the place.' 'He's had a fire, hasn't he?' I asked. 'Naw, that was his cousin; he lives all of five miles from here over in the other township. You'll have to turn 'round, go back a piece to the fust corner, take the road to the right, go a mile



(" Asked him if he knew where Gustav Schwartz lived.")

north, then turn to the left after goin' two miles from the corner, turn to the right at Squire Griggs' house, and you'll be on the straight road to Gus' house.' This was a leetle mixed, but I thought I could get there, so I turned and went back. After I got on the other road, the travelin' was much better for the most part, and by makin' a few inquiries, I reached the place at half past twelve; but there was no sign of a fire to be seen.

"I knocked on the door; was answered 'Herein'; entered, saw the family at the dinner table and asked the man if he was Gustav Schwartz. 'Ja, das ist reicht, das is mine self.' 'You've had a fire, haven't you?' 'Ja, a goot fire in der stove; it is better as you come up and get warm already, don't it?' 'Then you've had no loss?' 'Ja, I lose one fine cow, wuth feefty dollar goot money.' 'You don't understand; I

was told you had a house which burned down.' 'Dose tam town fellers don't know somethin's, by golly; what for you ask me such fool questions? Mine house burn down, you don't stand in mine house already? I think you most freeze you self and don't know what you talk about joost now. It is better you git warm and sit down and eat some dinners mit us; not? Gus (to a boy at the table), you puts dat horses in der barn right away quuick, and when they cools off, give him some corn.'



("Sit down and eat some dinners mit us.")

I tried to decline and said I was in a hurry and must go on, but his pressin' German hospitality was too much for me. So I sot down to a good country dinner, which I enjoyed much, for I was very hungry. After dinner I made the kind old man understand that I was an insurance ad-juster; that we had insured one Gustav Schwartz, whose house had burned down; that he was the second man of the name I had found and hadn't got the right one yet, or else there hadn't been any fire at all. 'Ja, ja, I fustay now. Ter is dree Gustav Schwartz and it make me much troubles. Der is me meinself, dot vas von; Gus over on the prairie, dot vos two; anudder one down by der timber oud about seven miles, dat vas dree, and his house burn down last Monday already.' He then told me how to go there and I started again.

"It was now after one o'clock and I reflected that

it would take two hours to reach the last one of the Schwartzes,—one hour there, an indefinite number of hours to get to town, no other train homeward till nine the next mornin', and Thanksgivin' to-morrow! Good-by to the pleasant genial company at my house and the nice dinner awaitin' me there. But I was bound to adjust that loss before goin' home if it took a week. I went on very well for about half the distance, then struck the timber road where the soft clay gathered on the wheels of the buggy so that the horses could scarcely go on a walk, but finally reached the place at four, ten. I had found the right man at last, for the ruins of the house could be seen, and the honest old German was hard at work near by, cuttin' logs for a new house.

“Our policy covered ‘five hundred dollars on his log house with frame addition,’ with nothin’ on the contents, for he thought that in the very improbable event of a fire, he could save his furnitur’, but he didn’t by a long shot. The risk was what we called ‘undesirable,’ but we had passed it to oblige the agent, who said the man was ‘as honest as they make ’em and the house couldn’t burn down no how.’ Schwartz proved to be all that the agent had said of him and one of the most reasonable men I had ever settled with. He fully understood that his policy only promised to make good the loss or damage he had sustained, and we sot down on a log to figger it up. He thought that he and his son, a well-grown boy of seventeen, could cut and haul the logs in thirty days ;

that he ought to have a dollar-and-a-half and his boy seventy-five cents a day, so I put down sixty-seven, fifty for labor. The lumber for the small addition, floors, and the doors and windows he estimated at thirty dollars, which I told him was not enough and made it forty dollars. Labor in buildin' ten days for himself and boy (with the help of some of the neighbors) would be twenty-two, fifty. He had forgotten the chimbley, for which I added five dollars, and he thought that as the trees to be cut were his own the value of them shouldn't be included, but I insisted that they were wuth at least twenty-five dollars, thus makin' the total one hundred and sixty dollars, which he said was entirely satisfactory. So I



made up the proofs, gave ("Then I was in a fix, sure enough.") him a sight draft and started for the town. It was now after five o'clock, my team was tired out, the roads seemed worse'n ever and the town was ten miles away. A cold, drizzlin' rain with a penetratin' northeast wind had set in, the buggy had no top, I had no umbrella, and altogether the situation was about as gloomy and unpleasant as could well be imagined. In my haste to get off from the timber road before dark, I plunged the buggy in a mud-hole clear up to the hubs, and when I whipped the horses to get out, they jumped and broke the double-tree. Then I

was in a fix, sure enough. Eight miles from town, wrecked in the mud, not a house nor a man in sight, nearly dark, a cold, chilly rain; all of this was enough to make a preacher swear, but I didn't, for I couldn't think of words strong enough to do justice to the subject. I had heard of men 'gettin' in a hole,' but I never fully appreciated the force of the remark till then.

"It was certain that somethin' had to be done. So I took off the hitchin' straps and tied up the double-tree with them; then, takin' the horses by the head, attempted to get the buggy out of the mud-hole. At the fust jump the fastenin's gave way and I was mad all the way through. Just then, to my great delight, my old German friend come along on his way home and had a clothesline which he was takin' to his wife. He took in the situation at a glance, plunged into the mud, retied the straps, reinforced them with the clothesline, got a rail from the fence, and pried up the buggy, when I started the horses gently and soon we were out of that hole on firmer ground. Schwartz advised me to take the fust turn to the right, go to the next corner and drive east, when I would have a much better road, and, though the distance was greater, I would reach town much sooner than by the timber road I was then on. I had no further adventures to speak of and at last arrived in town at ten o'clock, wet, chilly, covered with mud from head to heels, but glad enough to get a hot punch, a warm supper and a good bed."

CHAPTER XLIII.



Colonel Johnson's Christmas Story

OMEHOW the leetle children at the Corners seem to like me fust rate. They call me "Colonel Grandpa," come in to my office, and when I am not busy, climb up into my lap, pull my whiskers, steal my pipe away from me, and do all sorts of childish tricks. When I meet them on the street, they pelt me with flowers in the summer, throw snow-balls at me in winter, challenge me for a foot race (and by gosh! I don't always refuse, either), and, chatterin' all the while, have all sorts of fun with the Old Colonel. The dear creatures! They know how I love them, and I s'pose that is the reason why they love me, for a poetry feller once wrote: "The heart must leap kindly back to kindness," and I swan! he knew what he was talkin' about.

One day, not long ago, a whole bevy of the leetle tots come rushin' and laughin' into my office jest after school had let out, and one leetle girl about six years old, and as pretty and sweet as a pink, climbed up in

my lap, and, puttin' her leetle hands on each side of my face, said, "Colonel Grandpa, we want you to tell us a Christmas story. You have told us a whole lot of stories, and they was goód, but we want you to tell us a Christmas story, for Christmas comes next week, you know." "O you leetle mischiefs! You've put up a job on the Old Colonel, haven't you, because you know I can't refuse you anythin'; but I ain't sure I can think of one that will please you small people, unless it is one about a fire that happened a long time ago." "Oh, good! good! Colonel Grandpa, that will be jest what we want to hear about!" they all shouted, clappin' their hands together, "fires are allers excitin', and we know your story will be a good one." I told them this:—

"Waal, one Christmas eve about thirty-five years ago, two young men and two young ladies drove out to a large farm-house where there was a party, and dancin' and music ("All sorts of childish tricks.") and plays and a tiptop supper, and they all had whole bushels of fun—though there was no snow on the ground and the weather was cold as blazes outside." "How cold is blazes, Colonel Grandpa?" a leetle tot asked. "Shut up, you triflin' monkey, you are interruptin' my narrative. As I was sayin', the weather was cold, the sky was black, the wind was blowin' strong from the northeast, and all was cheerless and gloomy outside, but bright and cheerful inside that



big farm-house, and the walls rang with laughter and innocent mirth.

'About eleven o'clock they got out the horses and wagon and started for home, as they had eight miles to go and wanted to get back the same day they started. Four miles away, out on the prairie, stood a story-and-a-half farm-house, owned by Orson Barnes, who had bought a small piece of land and was scrimpin' and cheese parin' every way to pay for it. His family consisted of his wife (a mighty fine woman, but so weak and sickly that it seemed 's though the wind might blow her away), three boys from six to ten years' old, and a dear leetle baby girl which had arrived about six weeks before. When within a mile of the house, the young people saw a bright light loomin' up, then it sort of died down, and then was brighter than ever, and one of the boys said, 'By gosh, Barnes' house is a-fire as sure as shootin'; whip up the horses!' And away they went, likkety split, the wagon bouncin' over the rough places, and the girls screamin' and holdin' on to the boys for dear life. They wasn't long in gettin' there, and they found the flames was bustin' through the roof and the whole family sleepin' soundly up stairs. The boys went rattlety bang on the doors to wake up the sleepers, and finally threw stones through the winders. Pretty soon Barnes come out with his wife in his arms (she had swooned away), with his three boys followin' in his wake, and none of them with more clothin' on than the law allows. Mis' Barnes come to as they got out of doors, felt in her bosom for

her baby, and then screamed out, 'Oh, my baby! my sweet leetle darlin', she's left alone to burn up!' And then she swooned away again.

"By this time the fire had reached the bed-room, the stairs was a-fire, the flames was bustin' out near the winder, and it seemed 's though no power on earth could possibly save that dear leetle baby; but one of



("Look out below; catch!"
he shouted.")

the boys shouted, 'Pull out that bolt from the double-tree, drive the horses away, and we'll run the wagon under the winder.' This was quickly done; then he pitched a pork barrel that was standin' near into the wagon, mounted the barrel and went for the winder of the bed-room, the rest shoutin', 'Don't go in, the roof will fall in a minute, the floor must be burnt nearly through, and you'll tumble down in the burnin' timbers and coals.' He yelled back, 'Let the darned old roof go to thunder; a minute is enough for me. I'm goin' to have that baby!' and away he went through the winder, while the rest held their breath and waited.

He grabbed a quilt off from the bed, put the baby in the middle, gathered up the four corners and rushed for the winder while the wind swept the bright flames all 'round, their fiery tongues reachin' out as if they wanted to lick up and destroy everythin' within reach. 'Look out below; catch!' he shouted, then dropped the precious bundle into willin' hands, and tumbled

and fell onto the wagon, as weak as a baby and as limp as a rag, his hands and face badly burned, his eyebrows and hair singed. He was a sickenin' sight, sure enough.

"While they was busy rescuin' the baby, the horses got frightened and ran away, and there they all were out on the prairie, the cold wind piercin' and chillin' them to the bone — especially Barnes and his family, who had nothin' but their night-clothes on, except the baby, which you may be sure was kept wrapped in the quilt. Not an article of clothin' was saved, and the only thing to do was to gather up the robes from the wagon and all huddle together on the windward side of the ruins and wait for mornin' and such help as might and would arrive sometime. It was fearfully cold, and seemed to be growin' colder all the time. Fortunately, they didn't have to wait very long, for a man who had been to town for a doctor had seen



("All huddle together on the windward side of the ruins.")

the burnin' house, and he and the doctor spurred up their horses, rousin' folks out of every house they passed. Within less'n an hour fifteen or twenty people had got there, some bein' thoughtful enough to bring along plenty of wraps, and wagon boxes full of straw, and one of them leadin' the runaway team which he had found standin' in his barn-yard. The

doctor dressed the burns of the young man as well as he could under the circumstances, and told him what to do when he got home.

"It wasn't very long before all was safely housed, and then come the question to poor Barnes, 'What am I to do now? House, furnitur', clothin', all gone; not a dollar of insurance, no more corn to sell than sufficient to make my March payment. What shall I do, what can I do to clothe, feed and shelter my poor family?' Others besides Barnes had been considerin'



("I'm goin' to run right home and tell mamma I know all about it.")

the same subject, for they knew he didn't believe in insurance. 'The insurance companies was jest robbin' the poor farmers,' he thought. Anyhow, *he* didn't need any; he'd never have a fire, nor no one else who was 's careful as he was, and as every one ought to be. But the folks in the country down East was warm-hearted and kind. They fust clothed the whole family, one givin' one thing and another somethin' else, then they found a small house and furnished it in the same way, and then held a sort of meetin' at the store and subscribed enough money to pay for materials for a house like the one which was burned. As soon as the weather was warm enough, they made a bee. Carpenters and bricklayers and painters joined in, and the new house went up in short order. Barnes wasn't long in gettin' an insurance policy. He said he had

been a gosh-darned fool once, but by thunder! he'd never be caught nappin' that way again."

The leetle folks had listened to every word I had said, their young eyes moistenin' and glitterin' when I was speakin' about the baby. When I got done, the leetle darlin' who was settin' in my lap threw her arms 'round my neck, kissed me and said, "Oh! Colonel Grandpa, I know now what made those scars on your face and hands. It was my ma you saved, but when she told me the story she never would tell me who the young man was, for she said she promised you after she grew up she wouldn't. I'm goin' to run right home and tell mamma I know all about it." And away they all scampered.



